1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Jennifer Fults
Email Address	jennifer.fults@indy.gov
Phone Number	317-327-5899
Mailing Address	City/County Building Ste. 2042 200 E. Washington Street Indianapolis, IN 46204

2. Areas of Greatest Need

Map Submission

The maps generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as Attachment D.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the Areas of Greatest Need.
Response: HUD NSP3 Mapping Tool for Preparing Action Plan City of Indianapolis Neighborhood Health Indicators Project NSP1 planning concepts and strategies

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the Areas of Greatest Need were established and whether a tiered approach is being utilized to determine the distribution of funding.
Response: The Areas of Greatest Need were established using the NSP3 Planning Data generated by the HUD NSP3 Mapping Tool for Preparing Action Plan and data from the City of Indianapolis' Neighborhood Health Indicators Project. Areas within the City of Indianapolis have been identified as the Areas of Greatest Need (see Attachment A). These areas are targeted for NSP3 because they had high "Neighborhood Scores," as indicated in the NSP3 Planning data and the highest areas of need, as denoted by high Indianapolis Health Indicator scores. The Neighborhood Scores range from 1-20, with 20 indicating the highest need. The Indianapolis Neighborhood Health Indicators Project is a tool to assess current neighborhood conditions and predict future areas of concern. The project utilizes GIS mapping analysis to grade current neighborhood conditions based on 11 data indicators. Marion County is broken down into 658 Census Block Groups and each block group is given a ranking. The block groups are then divided into five categories: in decline, stable to declining, stable, stable to improving, and improved. These categories are used to assist in resource allocation.

The 11 data indicators include: education level, income, poverty, unemployment, demolition permits, vacant/boarding orders, repair orders, long-term utility disconnects, foreclosures, new building permits and assessed valuation. A listing of the neighborhood health indicator scores ranging from 1 to 658 is attached (see Attachment B). The higher the score, the higher the need.

The table below indentifies Neighborhood Scores and the Neighborhood Health Indicator Scores.

Areas of Greatest Need Location	Neighborhood Score	Neighborhood Health Indicator Score
Location 1/West	20	376
Location 2/Keystone	19.72	576
Location 3/Meadows	19	478, 516
Location 4/Smart Growth	17.31	467, 482, 516, 517, 541, 572, 573, 594, 597, 614, 621, 639, and 645
Location 5/Winona	18	566, 606
Location 6/Land Banking	18.09	Not Applicable

The Neighborhood Scores identified by the HUD NSP3 Mapping Tool meet HUD's threshold of 17. The lowest neighborhood score for Indianapolis' Areas of Greatest Need is 17.31; however, this same area had some of the highest Health Indicator scores. This information indicates that each of the five areas identified are experiencing high foreclosures, highest number of subprime mortgages, increasing number of vacant units, substandard housing and decreasing assessed values. In addition, these areas have lower-income residents and higher rates of unemployment.

Attachment C includes maps of the Neighborhood Indicator Scores for each Area of Greatest Need. The darker the color, the greater the need. The NSP3 Areas of Greatest Need are outlined in red. These maps also indicate need in the adjacent block groups. All City of Indianapolis NSP3 funding will be invested in these Areas of Greatest Need. Indianapolis is proposing to use two strategies with NSP3 funding: 1) Invest NSP3 in areas that have the highest need to impact the current housing market and improve quality of life for residents and 2) Invest NSP3 in areas that are beginning to decline and that are adjacent to declining neighborhoods to stem the weakening housing market, slow down the deterioration and increase private investment. Location 6 was selected based on the planning process completed for NSP 1 and is synonymous with the Indianapolis NSP 1 target area.

Each Area of Greatest Need has been mapped using the HUD NSP3 Mapping Tool (see Attachment D). In addition, this HUD tool provides NSP3 Planning Data that was used to determine the Areas of Greatest Need. The Planning Data includes the following information for each area:

- Percent of low- and middle-income persons
- Vacancy Estimates
- Foreclosure Estimates
- Unemployment Data

This data was used to design the Indianapolis NSP3 program which focuses on demolition of blighted structures and development of quality affordable rental housing in Areas of Greatest Need. The NSP Planning Data can be found in Attachment E. NSP3 regulations require that demolition costs not exceed

10 percent of the total NSP3 award. Indianapolis is requesting a waiver to exceed the 10 percent amount. This Plan proposes to spend 25 percent ($2,000,000) of the award to demolish blighted structures. This waiver can be found in Attachment F.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	"Blight" is the state or result of deterioration, decay or owner negligence that impairs or destroys property and erodes the fabric of the surrounding neighborhood. Blight is caused by properties that constitute a risk to public health, safety or welfare including vacant and boarded structures, accumulated trash and debris, rodent infestation, high weeds and grass, graffiti, inoperable vehicles, or empty structures that remain accessible to vagrants and criminals which breed opportunities for fires and other property vandalism.
Affordable Rents	Properties assisted with NSP shall be occupied by persons/households earning less than 120 percent of the area median family income. In addition, at least 25 percent of the NSP funds are to be used for the purchase and redevelopment of abandoned, foreclosed upon, or vacant housing units that will be used to house individuals or families whose incomes do not exceed 50 percent of the area median family income. Using HUD's HOME Program Rents, calculate affordable rents as follows for households earning: • between 81 to 120 percent of the area median family income rent shall not exceed 2 times the 50 percent Rent Limit; • between 51 to 80 percent of the area median family income rent shall not exceed the 65 percent Rent Limit (as defined by HUD); • 50 percent or less of the area median family income property owners shall use the Low HOME Rents. In all cases, rents shall not exceed the market rent for the area for that type and quality of housing. NSP affordable rents assume that utilities are included in the rent payment. If tenants are paying utilities separate from rent, the rent paid to the landlord plus a utility allowance (defined by local Section 8 policies) shall not exceed the maximum rents defined above.

Descriptions

<table>
<tr><th>Term</th><th>Definition</th></tr>
<tr><td>Long-Term Affordability</td><td>Indianapolis will use a structure similar to the HOME program standards at 24 CFR 92.252 (a), (c), (e) and (f) and 92.254 to ensure that the units remain affordable. A period of affordability will be established based on the amount of NSP3 funds in the unit and the housing activity. The table below outlines the City of Indianapolis NSP3 guidelines:

<table>
<tr><th>NSP3 Investment Per Unit</th><th>Length of the Period of Affordability</th></tr>
<tr><td>Less than $15,000</td><td>5 years</td></tr>
<tr><td>$15,000-$40,000</td><td>10 years</td></tr>
<tr><td>More than $40,000</td><td>15 years</td></tr>
<tr><td>New Construction of rental housing</td><td>20 years</td></tr>
</table>

<u>Enforcement Mechanisms for Affordability Compliance for Rental</u>

The City will ensure affordability compliance by requiring covenants that will run with the property. The covenants will require that the property be maintained as rental housing and all NSP-funded units shall remain affordable as shown in the preceding table from the date of completion. In instances where NSP funds are invested to meet the requirement that 25 percent of the NSP funds awarded to Indianapolis must be used for housing activities that benefit households whose incomes do not exceed 50 percent of the area median family income, the covenants will state that the property must be maintained as rental housing and all NSP-funded units shall remain affordable to households earning less than 50 percent of the area median family income for the required period from the date of completion.

During the period of affordability, all owners of NSP-assisted rental units are required to certify tenant income upon initial lease-up. Tenant income certification must be documented in writing from the actual source of the income; in accordance with HUD's booklet on certifying tenant incomes using the Section 8 (or Part 5) methodology.

If a tenant's income increases over time, the tenant may remain in the unit; however, the rent amount must be adjusted to meet the affordable rent definition on page 5. Tenants must be given a minimum 30-day written notice prior to rent adjustment and must comply with lease documents and state and local laws.</td></tr>
</table>

Enforcement Mechanisms for Affordability Compliance for Homeownership

Ensuring Continued Affordability

The type of subsidy invested in the property will determine which of the following provisions are to be followed. When a buyer subsidy is provided in the amount of $1,001 or more, alone or in conjunction with a development subsidy, the Recapture Provision is to be followed. When a development subsidy only is provided, such as rehabilitation or construction financing, the Resale Provision is to be followed.

Recapture Provisions for NSP Activities

1. This provision authorizes the City of Indianapolis to recapture the entire NSP buyer subsidy during the period of affordability.

2. The buyer subsidy is needed when a gap exists between what the buyer can afford and the value of the home, plus closing costs. The buyer subsidy will be accounted for when the value of the home is reduced to make it affordable (Fair Market Value Reduction), closing costs are paid, down payment assistance is provided, or a credit is provided to the buyer from the amount due to the seller at closing.

3. Project sponsors will be required to initiate a mortgage and promissory note in the amount of the NSP buyer subsidy with the City of Indianapolis, Department of Metropolitan Development as the mortgagor and the homebuyer as the mortgagee.

4. The loan will be a zero percent interest Deferred Payment Loan and will be subordinate to a first mortgage. Loan documents will state that the loan amount is due and payable from available net sale proceeds when the homeowner is no longer the principal resident of the house. Loan documents will specify that if ownership is transferred due to sale of the property, payment shall be made to the City from available net sale proceeds during the period of affordability. If the original buyer is in non-compliance at any time during the period of affordability, the full loan amount will be immediately due and payable to the City of Indianapolis.

5. The purchaser must occupy the property as their primary residence during the period of affordability.

6. The homeowner may sell the property to any willing buyer as long as the recapture requirement is met.

The Resale Provision

1. This provision ensures that a NSP-assisted property remains

affordable during the entire period of affordability. The length of the period of affordability is determined by the amount of NSP funds provided as development subsidy only in accordance with the table above.

2. The affordability period is terminated should any of the following events occur: foreclosure, transfer in lieu of foreclosure or assignment of a Federal Housing Agency insured mortgage to HUD. The original housing developer may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability.

3. Project partners will be required to initiate a Declaration of Covenants to enforce the terms of the resale provision. In addition, the project partner will initiate a mortgage and promissory note to ensure that the entire amount of NSP funds invested will be repaid in the event of non-compliance or foreclosure. The note and mortgage shall have the City of Indianapolis, Department of Metropolitan Development as the mortgagor and the homebuyer as the mortgagee.

4. During the period of affordability, the property must be leased or sold income-qualified buyers/tenants.

5. For homeownership, the purchaser must occupy the property as their primary residence.

6. The homeowner is guaranteed a fair return on their investment as described in the promissory note.

   A fair return on borrower's original investment shall be the sum of the Appreciation in Value during Borrowers ownership[1], borrower's original down payment, the amount of the payments made on the principal of the loan by the Borrower and 80% of the value of the documented (receipts) capital improvements made by the Borrower to the property

   [1] **Calculation of the appreciation in value during the borrower's ownership:** Property has appreciated during the borrowers ownership shall be determined by calculating the future value of the cash flows by multiplying the original purchase price of the property by an interest rate calculated by MIBOR and by the number of years the property has been owned by the borrower to determine the appreciation in value during ownership.

7. A homeowner may sell the property after the period of affordability, without any restrictions or regulations.

Housing Rehabilitation Standards	All properties receiving NSP3 assistance shall meet the Indiana Residential Code and the Indianapolis HOME rehab standards prior to sale or lease.

4. Low-Income Targeting

Low-Income Set-Aside Amount

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.
Response: Total low-income set-aside **percentage** (must be no less than 25 percent): 32% Total funds set aside for low-income individuals = $2,505,000

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.
Response: Indianapolis will collaborate with the Indianapolis Housing Trust Fund, the Indianapolis Coalition for Homelessness Intervention and Prevention, Indiana Housing and Community Development Authority, non-profit housing developers and for-profit housing developers to allocate $2,505,000 to housing development projects that will house individuals and families whose incomes do not exceed 50 percent of the area median family income.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No

If yes, fill in the table below.

Question	**Number of Units**
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP3-assisted activities.	0
The number of NSP3 affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP3 activity providing such housing (including a proposed time schedule for commencement and completion).	0
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	0

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
Response: The City of Indianapolis provided the required 15 calendar days of public comment via the publication of our Substantial Amendment on our website on February 11, 2011.

Summary of Public Comments Received.

The summary of public comments received is included in Attachment G.

7. NSP3 Information by Activity

Activity Number 1		
Activity Name	Demolition/Redevelopment	
Uses	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b) Disposition	
National Objective	LMMA	
Activity Description	Demolish Blighted Structures	
Location Description	See Attachment D (AGN- Location 2/Keystone)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$1,183,291.00
	(Other funding source)	$
	(Other funding source)	$
Total Budget for Activity		$1,183,291.00
Performance Measures	Demolition of two blighted residential structures	
Projected Start Date	September, 2011	
Projected End Date	February, 2012	
Responsible Organization	**Name**	City of Indianapolis
	Location	200 East Washington Street, Suite 2042
	Administrator Contact Info	Jennifer Fults, 317-327-5899, Jennifer.fults@indy.gov

Activity Number 2	
Activity Name	Acquisition/Rehabilitation
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms

	☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b) Disposition	
National Objective	LH25	
Activity Description	Abandoned or Foreclosed properties will be redeveloped and leased to persons earning at or below 50 percent of the Area Median Family Income.	
Location Description	See Attachment D (AGN- Location 2/Keystone)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$1,600,000.00
	(First Mortgage)	$2,304,000.00
	(Owners' Equity)	$953,605.00
Total Budget for Activity		$4,857,605.00
Performance Measures	18 housing units for < 50% AMI will be redeveloped	
Projected Start Date	September, 2011	
Projected End Date	March, 2014	
Responsible Organization	**Name**	The Whitsett Group, Inc.
	Location	707 East North Street, Suite 800
	Administrator Contact Info	Joe Whitsett- 317-252-0220 Joe@thewhitsettgroup.com

Activity Number 3		
Activity Name	Acquisition/Rehabilitation	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b) Disposition	
National Objective	LMMI	
Activity Description	Abandoned or Foreclosed properties will be redeveloped and leased to persons earning between 51% and 120% of the Area Median Family Income.	
Location Description	See Attachment D (AGN- Location 2/Keystone)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$600,000.00
	(First Mortgage)	$896,000.00
	(Owners' Equity)	$370,846.00
Total Budget for Activity		$1,866,846.00
Performance Measures	26 housing units for 51-120% AMI will be redeveloped	

Projected Start Date	September, 2011	
Projected End Date	March, 2014	
Responsible Organization	**Name**	The Whitsett Group, Inc.
	Location	707 East North Street, Suite 800
	Administrator Contact Info	Joe Whitsett- 317-252-0220 Joe@thewhitsettgroup.com

Activity Number 4		
Activity Name	Demolition	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☒ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Demolish blighted structures CDBG-eligible activity: 24 CFR570.201(d) Clearance for blighted structures only	
National Objective	LMMA	
Activity Description	Demolish blighted structure(s)	
Location Description	See Attachment D (AGN-Location 5/Winona)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$1,173,257.00
	(Other funding source)	$
	(Other funding source)	$
Total Budget for Activity		$1,173,257.00
Performance Measures	Demolition of one blighted commercial structure	
Projected Start Date	August, 2011	
Projected End Date	February, 2012	
Responsible Organization	**Name**	The City of Indianapolis
	Location	Indianapolis, IN 46204
	Administrator Contact Info	Jennifer Fults- 317-327-5899 Jennifer.Fults@indy.gov

Activity Number 5	
Activity Name	Winona Redevelopment
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b)

	Disposition	
National Objective	LMMI	
Activity Description	Redevelop vacant property into 25 NSP assisted rental housing units.	
Location Description	See Attachment D (AGN-Location 5/Winona)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$200,000.00
Total Budget for Activity		$200,000.00
Performance Measures	Redevelop 25 rental units	
Projected Start Date	September, 2011	
Projected End Date	March, 2014	
Responsible Organization	**Name**	TREX Enterprises LLC
	Location	3000 North Street Indianapolis, IN 46208
	Administrator Contact Info	Anthony Bridgeman- 317-334-4137 anthonyb@childrensmuseum.org

Activity Number 6		
Activity Name	Meadows Redevelopment	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b) Disposition	
National Objective	LH25	
Activity Description	Redevelop vacant properties as rental housing for persons earning at or below 50 percent of the Area Median Family Income.	
Location Description	See Attachment D (AGN-Location 3/Meadows)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$500,000.00
	(Other funding source)	$
	(Other funding source)	$
Total Budget for Activity		$500,000.00
Performance Measures	Redevelop 25 rental housing units	
Projected Start Date	September, 2011	
Projected End Date	March, 2014	
Responsible Organization	**Name**	Strategic Capital Partners
	Location	280 East 96th Street, Suite 301

		Indianapolis, IN 46240
	Administrator Contact Info	Rodney Byrnes, 317-708-8509 rbyrnes@strategiccapitalpartners.net

Activity Number 7		
Activity Name	Lafayette Landing	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b) Disposition	
National Objective	LH25	
Activity Description	Redevelop vacant commercial property into 72 rental housing units. 51 of the 72 units will be leased to persons earning at or below 50 percent the area median family income.	
Location Description	See Attachment D (AGN-Location 1/West)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$900,000
	Tax Credit Equity	$6,199,380
	HOME funds	$275,000
Total Budget for Activity		$7,374,380
Performance Measures	Redevelop 22 rental units	
Projected Start Date	September, 2011	
Projected End Date	March, 2014	
Responsible Organization	**Name**	Lafayette Landing at Kessler, L.P.
	Location	250 West 103rd Street Indianapolis, IN 46290
	Administrator Contact Info	Erika Scott, 317-663-6824 escott@hermankittle.com

Activity Number 8	
Activity Name	Land Banking
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☒ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment
CDBG Activity or Activities	NSP-eligible uses: Land Banking CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b)

	Disposition; 24 CFR570.201(d) Clearance for blighted structures only	
National Objective	LMMI	
Activity Description	Acquisition and Land Banking of foreclosed residential properties	
Location Description	See Attachment D (AGN-Location 6 Land Banking)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$559,254.00
	(Other funding source)	$
	(Other funding source)	$
Total Budget for Activity		$559,254.00
Performance Measures	Acquire and Land Bank foreclosed residential properties.	
Projected Start Date	September, 2011	
Projected End Date	March, 2021	
Responsible Organization	**Name**	City of Indianapolis
	Location	200 East Washington Street, Suite 2042
	Administrator Contact Info	Jennifer Fults, 317-327-5899, Jennifer.fults@indy.gov

Activity Number 9		
Activity Name	1400 Madison	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP-eligible uses: Redevelop demolished or vacant properties as housing CDBG-eligible activity: 24 CFR570.201(a) Acquisition; 24 CFR570.201(b) Disposition	
National Objective	LMMI	
Activity Description	Redevelop vacant property into 9 rental housing units for persons earning less than 120% AMI.	
Location Description	See Attachment D (AGN-Location 6)	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$500,000.00
Total Budget for Activity		$500,000.00
Performance Measures	Redevelop 9 rental units	
Projected Start Date	September, 2011	
Projected End Date	March, 2014	
Responsible Organization	**Name**	KSC Corporation
	Location	47 South Pennsylvania, 10th Floor Indianapolis, IN 46204

	Administrator Contact Info	Ersal Ozdemir, 317-636-2000 ersal@keystone-corp.com

Activity Number 10		
Activity Name	Administration	
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment	
CDBG Activity or Activities	CDBG-eligible activity: 24 CFR570.206 Program Administrative Costs	
National Objective	N/A	
Activity Description	Funds will be used to administer the NSP3 Program.	
Location Description	N/A	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$801,755
	(Other funding source)	$
	(Other funding source)	$
Total Budget for Activity		$801,755
Performance Measures	N/A	
Projected Start Date	February, 2011	
Projected End Date	April, 2014	
Responsible Organization	**Name**	City of Indianapolis
	Location	200 East Washington Street, Suite 2042
	Administrator Contact Info	Jennifer Fults, 317-327-5899, Jennifer.fults@indy.gov

8. Certifications

See Attachment SF-424 & Certification

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address? *See Page 1*	☒

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to Areas of Greatest Need? *See pages 1-2*	☒
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• **With the highest percentage of home foreclosures?**	☒
• **With the highest percentage of homes financed by subprime mortgage related loan?; and**	☒
• **Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?**	☒
Did you create the Area of Greatest Needs map at http://www.huduser.org/NSP3/NSP3.html?	☒
Did you include the map as an attachment to your Action Plan? *See Attachments A and D*	☒
ONLY Applicable for States: **Did you include the needs of all entitlement communities in the State?**	☐

3. Definitions and Descriptions

	Yes

Are the following definitions and topics included in your substantial amendment?: *See Pages 3-5*	
• Blighted structure in context of state or local law	☒
• Affordable rents, *See Page 3*	☒
• Ensuring long term affordability for all NSP3 funded housing projects, *See Page 3-5*	☒
• Applicable housing rehabilitation standards for NSP3 funded projects *See Page 5*	☒

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target? *See Page 5*	☒
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals? *See Page 6*	☒

5. Acquisition & Relocation

	No
For all acquisitions that will result in displacement did you specify:	
• The planned activity, *N/A*	☐
• The number of units that will result in displacement, *N/A*	☐
• The manner in which the grantee will comply with URA for those residents? *N/A*	☐

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	☒
Did you include the public comments you received on the NSP3 substantial amendment in your plan? *See Attachment G*	☒

7. NSP3 Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award? *See pages 7-11*	☒
For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses?	☒
• Correlated eligible CDBG activity or activities?	☒
• Associated national objective?	☒
• How the activity will address local market conditions?	☒
• Range of interest rates (if any)?	☒
• Duration or term of assistance?	☒
• Tenure of beneficiaries (e.g. rental or homeowner)?	☒
• If the activity produces housing, how the design of the activity will ensure continued affordability?	☒
• How you will, to the maximum extent possible, provide for vicinity hiring? See Attachment	☒
• Procedures used to create affordable rental housing preferences?	☒
• Areas of Greatest Need addressed by the activity or activities?	☒
• Amount of funds budgeted for the activity?	☒
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	☒
• Expected start and end dates of the activity?	☒
• Name and location of the entity that will carry out the activity?	☒

8. Certifications

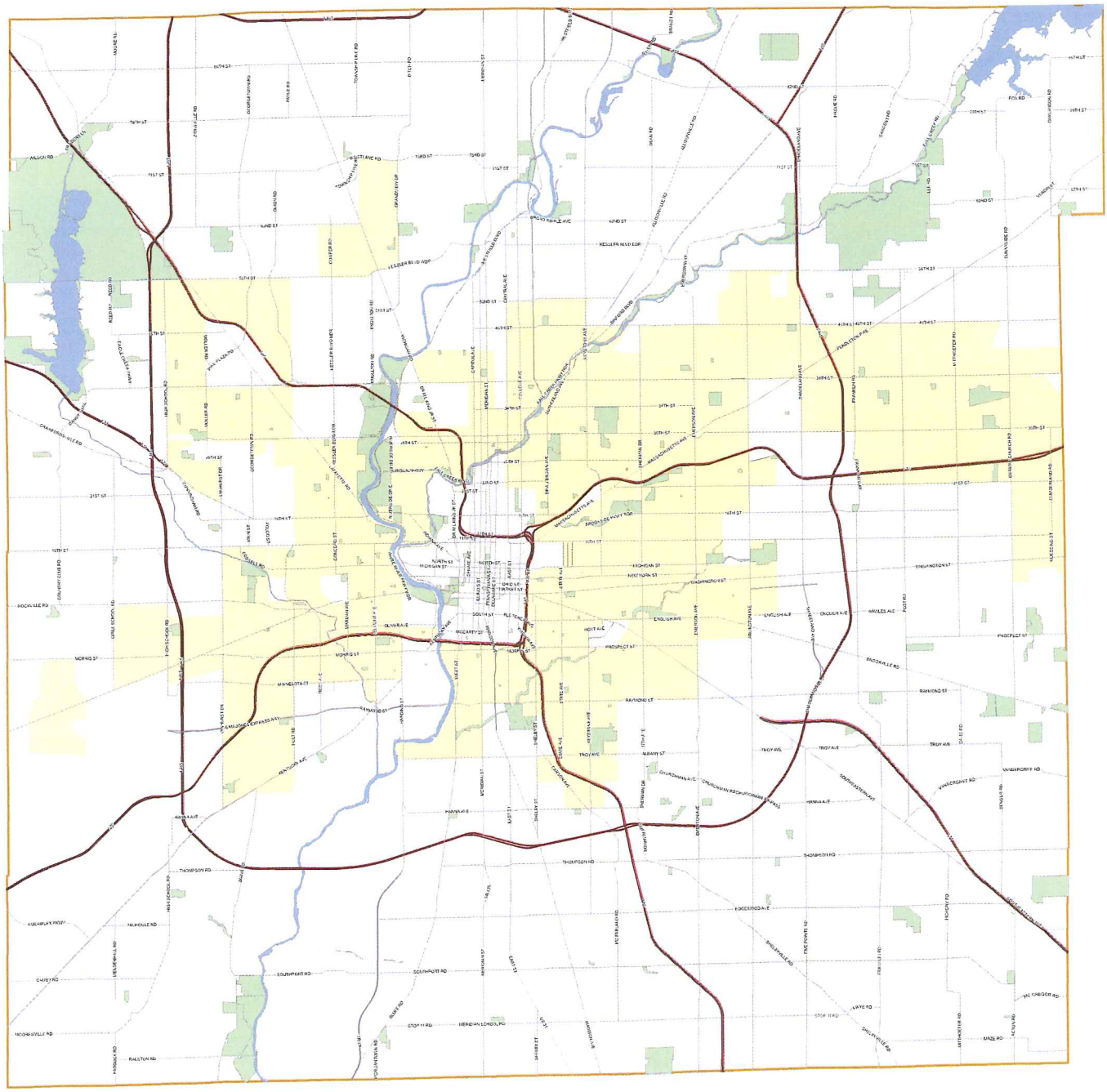
	Yes
Did you sign and submit the certification form applicable to your jurisdiction? *See Attachment SF-424 & Certification*	☒

9. Additional Documentation

	Yes
Did you include a signed SF-424? *See Attachment SF-424 & Certification*	☒

ATTACHMENT A

NSP Areas of Greatest Need



NSP General Target Area
Marion County

2 1 0 2
Miles

N
W E
S

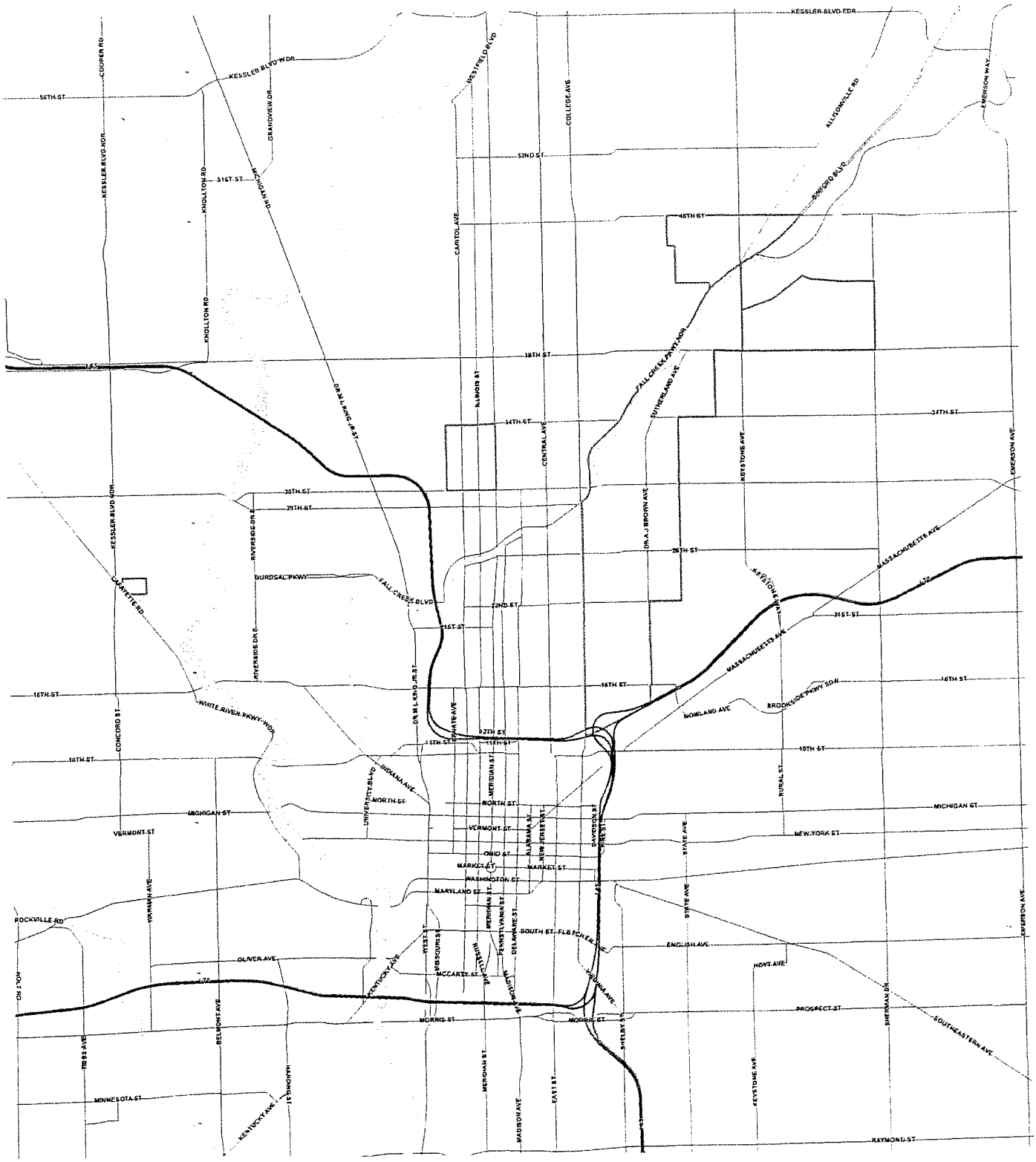
March 12, 2009

Produced by: City of Indianapolis, Division of Planning, Information Resources & Policy Analysis

Sources: Marion County GIS, Division of Planning,
U.S. Department of Housing and Urban Development

This map does not represent a legal document. It is intended to serve as an aid in graphic representation only. Information shown on this map is not warranted for accuracy or merchantability

NSP3 - Areas of Greatest Needs



ATTACHMENT B

Neighborhood Health Indicator Rankings

(low ranking = low area of need, high ranking = high area of need)

Tract	Block Group	Indicator Total	Ranking	Tract	Block Group	Indicator Total	Ranking	Tract	Block Group	Indicator Total	Ranking
320800	2	321	1	330401	3	1323	58	360302	2	1697	115
320700	1	322	2	380902	3	1327	59	340106	2	1704	116
320301	2	407	3	381101	2	1336	60	356300	1	1705	117
321700	5	431	4	381201	1	1348	61	381101	1	1721	118
321300	1	509	5	310108	1	1357	62	330204	2	1723	119
320304	1	598	6	360601	2	1359	63	320700	2	1734	120
320304	4	615	7	380901	3	1360	64	356300	2	1764	121
330401	2	622	8	320203	1	1362	65	352500	1	1767	122
330106	2	625	9	381102	1	1376	66	320500	1	1775	123
320901	1	656	10	350100	1	1390	67	310202	3	1783	124
320203	2	670	11	381002	3	1399	68	381204	2	1788	125
321700	1	713	12	330205	4	1399	69	310103	1	1798	126
321800	3	715	13	320400	2	1400	70	310307	1	1806	127
330401	4	754	14	354200	8	1401	71	310202	1	1809	128
321200	3	759	15	321002	2	1411	72	390401	2	1813	129
330300	2	789	16	330106	1	1419	73	340900	1	1824	130
320303	1	800	17	320400	1	1423	74	330104	1	1827	131
330107	1	807	18	340800	3	1428	75	360502	2	1827	132
321400	4	810	19	321100	1	1429	76	381002	1	1829	133
320800	4	855	20	320105	1	1451	77	321002	3	1831	134
320304	3	880	21	340107	1	1475	78	320107	1	1833	135
320107	2	894	22	390300	1	1489	79	340500	1	1835	136
321800	4	902	23	322200	1	1489	80	357500	2	1837	137
320800	3	918	24	330402	1	1495	81	370100	2	1847	138
320800	1	939	25	320204	2	1500	82	340600	6	1850	139
320901	4	942	26	353300	2	1519	83	354100	5	1854	140
360700	1	1006	27	321900	1	1523	84	354200	5	1860	141
354100	3	1006	28	321400	2	1527	85	320901	3	1867	142
361000	1	1017	29	320204	1	1527	86	310105	2	1869	143
330203	1	1031	30	381002	2	1530	87	340106	1	1871	144
321400	5	1059	31	321300	3	1553	88	310105	1	1880	145
356200	5	1061	32	330107	2	1561	89	358100	6	1884	146
320109	1	1068	33	390200	2	1566	90	320202	3	1890	147
321700	2	1085	34	354100	4	1568	91	320108	1	1897	148
330105	2	1089	35	330204	1	1570	92	320202	4	1907	149
330107	3	1095	36	340800	2	1582	93	321200	4	1923	150
320202	1	1180	37	380902	2	1583	94	340102	1	1924	151
321800	5	1182	38	353900	3	1586	95	380200	4	1930	152
310109	2	1201	39	380901	1	1590	96	310104	1	1931	153
310109	1	1211	40	321700	3	1602	97	353900	1	1936	154
321200	2	1222	41	322300	3	1604	98	320301	1	1936	155
381203	1	1223	42	380901	2	1611	99	381205	2	1939	156
320202	2	1230	43	321700	4	1617	100	330402	2	1952	157
330300	1	1233	44	310308	1	1618	101	321300	2	1960	158
330103	2	1239	45	310201	1	1628	102	321002	1	1965	159
330103	3	1246	46	340900	3	1632	103	310306	2	1969	160
310103	3	1263	47	330205	2	1634	104	340106	3	1972	161
320304	2	1264	48	360601	1	1638	105	321800	1	1979	162
320106	1	1271	49	330401	1	1644	106	320600	2	1983	163
320901	2	1287	50	381201	2	1651	107	330500	4	2010	164
321800	2	1289	51	381203	2	1657	108	310304	2	2010	165
322700	1	1299	52	330105	1	1673	109	310106	1	2027	166
330103	1	1305	53	356200	2	1678	110	322100	3	2028	167
330205	3	1311	54	321900	2	1679	111	390402	2	2041	168
390403	2	1318	55	320500	2	1680	112	310201	2	2044	169
341000	3	1319	56	310103	2	1682	113	342102	1	2050	170
340800	1	1322	57	354200	1	1695	114	381204	1	2051	171

Neighborhood Health Indicator Rankings

(low ranking = low area of need, high ranking - high area of need)

Tract	Block Group	Indicator Total	Ranking	Tract	Block Group	Indicator Total	Ranking	Tract	Block Group	Indicator Total	Ranking
381102	2	2051	172	361100	1	2488	229	357900	1	2875	286
341000	2	2055	173	370202	5	2494	230	360301	2	2877	287
381001	1	2067	174	320902	1	2496	231	360900	6	2886	288
353900	5	2070	175	341700	3	2505	232	380401	4	2894	289
341500	2	2072	176	320903	1	2512	233	370300	3	2898	290
357100	5	2072	177	380700	3	2517	234	380401	2	2900	291
310305	2	2081	178	310308	2	2533	235	360602	1	2901	292
353900	4	2084	179	390200	1	2547	236	310306	1	2909	293
342000	2	2090	180	321100	3	2550	237	350400	4	2931	294
341000	1	2091	181	353300	4	2555	238	361200	5	2932	295
361100	4	2097	182	340200	3	2584	239	360502	4	2950	296
380501	1	2102	183	321400	1	2586	240	360202	1	2954	297
310305	1	2116	184	360602	3	2595	241	361400	4	2955	298
390403	1	2120	185	330205	1	2599	242	330700	2	2959	299
321100	4	2120	186	356200	4	2601	243	360201	3	2959	300
341902	3	2122	187	361000	2	2612	244	330500	3	2973	301
321100	2	2133	188	356200	3	2612	245	322000	1	2976	302
321600	1	2141	189	380100	2	2618	246	342400	3	2977	303
354100	2	2148	190	321400	3	2630	247	381205	1	2983	304
380600	2	2149	191	380401	5	2631	248	341700	4	2990	305
310109	3	2164	192	352500	2	2639	249	321900	4	2999	306
310202	4	2193	193	361400	7	2643	250	342101	2	3013	307
360502	3	2214	194	356200	7	2650	251	331000	1	3014	308
330600	1	2214	195	370300	2	2667	252	341901	1	3014	309
390100	2	2216	196	310304	1	2672	253	380300	2	3043	310
340900	4	2230	197	354200	2	2691	254	353900	2	3052	311
370300	1	2238	198	353500	2	2691	255	331000	5	3057	312
321200	1	2260	199	330600	4	2698	256	321900	3	3057	313
390402	1	2261	200	358100	4	2711	257	360405	1	3065	314
341902	1	2265	201	352700	5	2716	258	380502	1	3079	315
360201	4	2269	202	380800	2	2720	259	356400	5	3086	316
380902	1	2273	203	352500	3	2720	260	360301	1	3090	317
380800	3	2276	204	360501	1	2727	261	390100	1	3108	318
360800	2	2277	205	360602	2	2746	262	380401	1	3108	319
356200	1	2289	206	354400	4	2746	263	360402	1	3122	320
380200	2	2298	207	360401	1	2749	264	361300	1	3123	321
361600	1	2303	208	360601	4	2754	265	361400	2	3123	322
380700	2	2314	209	342200	3	2757	266	360405	2	3135	323
321600	2	2320	210	380501	2	2757	267	355500	5	3149	324
340900	5	2331	211	340101	2	2769	268	380700	1	3167	325
310307	2	2344	212	370201	3	2769	269	340400	2	3185	326
340101	1	2347	213	322600	1	2778	270	353600	4	3190	327
380402	1	2351	214	342101	1	2795	271	342500	1	3191	328
390300	3	2359	215	361400	5	2801	272	340300	2	3199	329
380200	3	2360	216	358100	3	2803	273	340300	4	3202	330
354200	6	2364	217	361400	6	2805	274	342000	1	3203	331
380401	3	2371	218	322700	4	2806	275	360900	4	3203	332
340900	2	2386	219	356200	6	2810	276	360302	3	3212	333
380100	3	2388	220	390100	3	2811	277	340108	2	3214	334
321700	6	2410	221	353500	3	2812	278	354100	1	3216	335
356300	3	2413	222	380502	3	2822	279	357500	1	3222	336
340200	2	2416	223	340105	1	2823	280	322600	4	3226	337
355600	4	2419	224	330500	2	2834	281	340500	2	3233	338
390401	1	2430	225	381001	2	2845	282	340300	1	3236	339
354200	7	2431	226	350200	1	2847	283	355500	2	3236	340
370201	1	2462	227	354200	4	2865	284	355300	1	3237	341
390300	2	2483	228	357500	3	2869	285	321001	2	3238	342

Neighborhood Health Indicator Rankings

(low ranking = low area of need, high ranking - high area of need)

Tract	Block Group	Indicator Total	Ranking	Tract	Block Group	Indicator Total	Ranking	Tract	Block Group	Indicator Total	Ranking
360404	1	3252	343	360900	1	3633	400	353600	6	4140	457
353200	3	3282	344	340700	5	3659	401	322400	4	4153	458
322600	5	3286	345	340700	2	3666	402	330802	4	4160	459
330600	2	3293	346	360900	3	3674	403	355400	2	4164	460
340200	1	3294	347	341100	2	3676	404	355900	5	4173	461
321001	3	3296	348	330900	4	3683	405	351000	3	4177	462
380600	1	3305	349	322700	2	3689	406	357400	3	4178	463
360900	5	3312	350	342400	1	3691	407	342600	3	4179	464
354200	3	3314	351	341100	3	3733	408	360102	1	4180	465
354400	1	3316	352	322300	1	3734	409	330802	3	4193	466
380502	2	3319	353	322500	2	3735	410	353100	3	4194	467
330900	3	3320	354	380300	3	3774	411	357900	4	4194	468
353300	3	3323	355	360800	3	3779	412	357600	1	4205	469
341902	2	3331	356	310306	3	3779	413	355900	3	4241	470
370202	1	3334	357	357800	3	3780	414	354400	2	4248	471
370201	2	3339	358	370202	3	3783	415	342600	2	4253	472
358000	2	3341	359	330202	1	3789	416	356400	4	4262	473
360601	3	3347	360	357900	2	3804	417	358100	5	4291	474
361300	2	3348	361	330600	3	3820	418	340700	1	4293	475
350400	3	3352	362	361200	1	3847	419	352400	3	4299	476
340105	2	3355	363	342500	5	3872	420	330900	2	4304	477
352300	3	3363	364	351500	3	3874	421	322600	2	4309	478
352700	6	3363	365	361200	3	3875	422	357900	5	4312	479
341400	2	3368	366	342400	2	3878	423	357000	1	4344	480
322700	3	3372	367	340700	4	3905	424	370202	2	4366	481
330500	1	3383	368	361200	2	3920	425	352800	2	4368	482
357500	4	3401	369	342200	2	3922	426	330802	2	4370	483
361300	3	3406	370	353200	2	3927	427	351600	1	4375	484
322200	2	3408	371	353300	1	3929	428	352800	4	4379	485
310202	2	3421	372	322400	1	3930	429	352500	5	4399	486
340300	3	3431	373	331000	3	3932	430	342500	4	4411	487
360700	2	3432	374	361100	3	3934	431	353600	5	4412	488
340400	1	3439	375	340600	2	3934	432	355500	3	4427	489
340600	1	3440	376	380300	1	3947	433	352400	1	4436	490
320600	1	3448	377	357300	2	3957	434	331000	4	4449	491
360800	1	3452	378	331000	2	3995	435	341100	1	4466	492
321001	1	3452	379	340600	3	4004	436	322200	3	4479	493
360202	2	3460	380	350600	1	4004	437	357400	2	4495	494
310306	4	3468	381	342200	1	4023	438	357400	4	4501	495
322000	3	3482	382	330802	1	4032	439	353600	3	4512	496
322300	2	3496	383	350600	4	4036	440	350400	1	4521	497
355500	1	3520	384	322100	1	4037	441	350400	2	4526	498
361100	2	3527	385	330700	1	4039	442	351000	2	4536	499
360201	1	3533	386	361200	4	4039	443	341700	2	4539	500
357900	3	3538	387	322400	2	4059	444	360102	2	4540	501
356300	4	3545	388	355400	1	4066	445	380100	1	4550	502
330900	1	3546	389	361400	1	4075	446	351900	1	4556	503
380800	1	3553	390	351500	1	4075	447	357300	4	4588	504
360900	2	3556	391	360201	2	4085	448	360101	1	4590	505
320903	2	3569	392	370202	4	4085	449	355600	3	4595	506
355500	4	3577	393	342300	2	4086	450	355900	2	4629	507
330801	1	3582	394	351700	2	4088	451	352600	5	4629	508
356300	5	3587	395	380200	1	4110	452	342500	3	4635	509
361400	3	3590	396	322400	3	4114	453	355400	4	4639	510
370100	1	3595	397	354500	3	4114	454	352600	4	4639	511
340400	3	3611	398	350500	1	4135	455	350600	5	4661	512
340108	1	3622	399	352600	2	4135	456	351900	3	4667	513

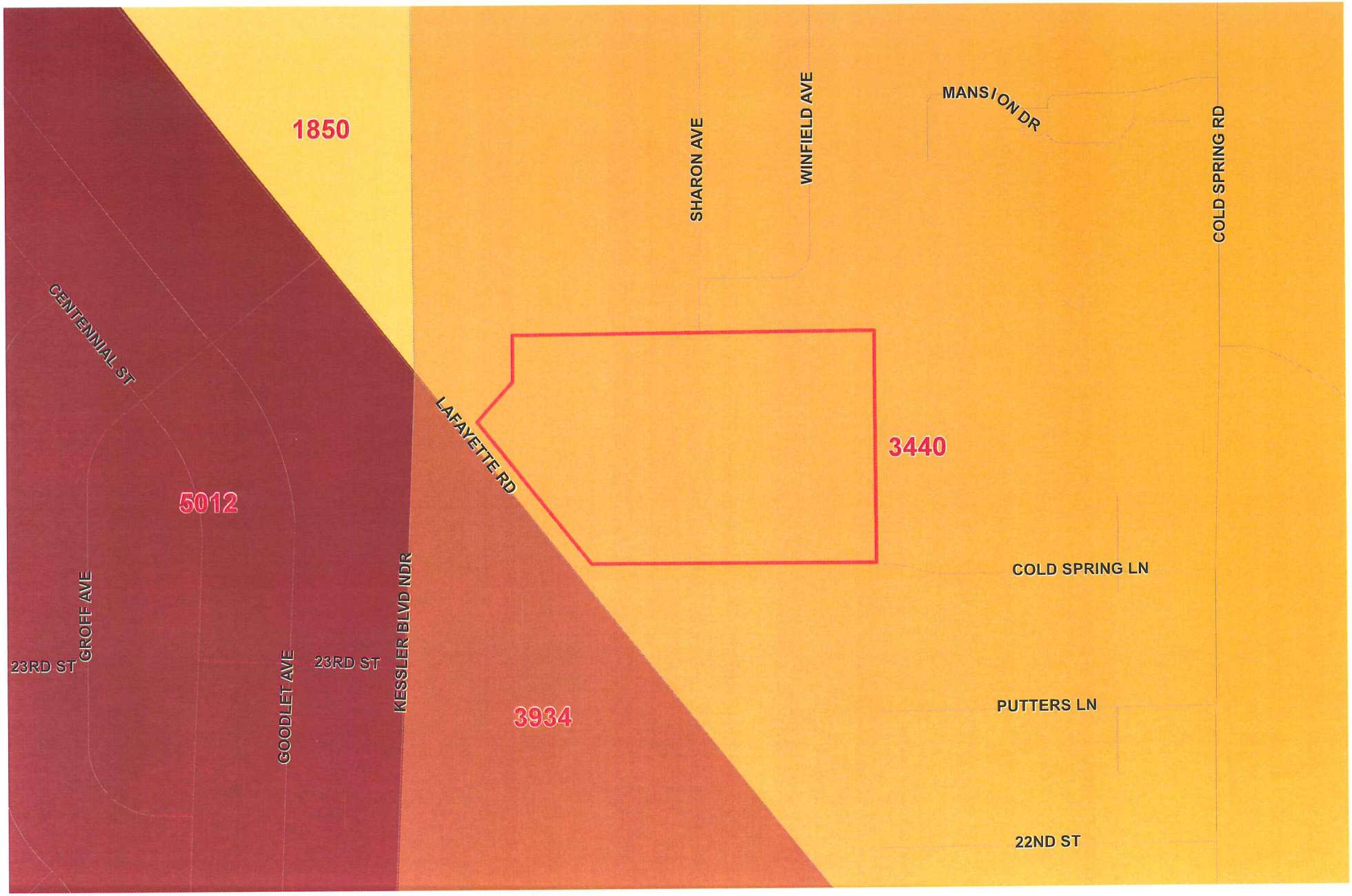
Neighborhood Health Indicator Rankings

(low ranking = low area of need, high ranking - high area of need)

Tract	Block Group	Indicator Total	Ranking
355900	4	4667	514
322100	2	4678	515
322600	3	4681	516
353100	2	4704	517
342300	1	4708	518
356400	6	4717	519
350300	1	4734	520
358000	1	4750	521
360101	2	4757	522
380300	5	4774	523
322000	2	4778	524
355700	2	4778	525
357800	2	4783	526
351900	2	4804	527
357600	2	4808	528
357300	3	4850	529
352700	2	4853	530
354900	3	4854	531
350600	2	4868	532
351600	2	4868	533
352500	4	4905	534
350300	2	4905	535
342500	2	4910	536
357600	3	4936	537
341500	1	4941	538
357000	4	4964	539
357100	1	4968	540
352800	5	4975	541
357400	1	4975	542
341200	4	4981	543
351200	1	4981	544
357200	3	4989	545
355900	1	5002	546
340600	5	5012	547
350600	6	5018	548
341700	1	5034	549
350100	3	5036	550
353500	1	5041	551
357300	1	5041	552
356400	3	5055	553
352800	3	5063	554
351200	4	5069	555
355300	2	5070	556
351200	5	5079	557
351200	2	5091	558
352400	2	5091	559
341400	1	5102	560
352700	1	5103	561
341200	1	5117	562
350700	2	5120	563
340600	4	5121	564
352700	3	5123	565
351000	4	5143	566
357800	1	5145	567
342600	1	5165	568
350700	1	5184	569
342600	4	5185	570
352300	1	5188	571
350800	3	5193	572
351700	4	5198	573
342300	3	5218	574
357600	4	5218	575
322500	1	5231	576
350800	1	5242	577
358100	1	5258	578
355700	3	5261	579
354400	3	5264	580
357200	2	5267	581
355000	1	5275	582
352100	3	5288	583
355600	1	5289	584
352600	3	5290	585
357000	2	5292	586
330801	2	5294	587
357100	4	5298	588
350300	3	5308	589
360102	3	5333	590
380300	4	5333	591
356400	2	5339	592
355400	3	5346	593
350800	2	5350	594
352300	2	5351	595
350900	1	5370	596
350500	3	5371	597
352700	7	5383	598
355700	1	5385	599
351500	2	5410	600
350500	2	5421	601
355100	3	5422	602
357000	3	5422	603
351100	3	5433	604
352800	1	5443	605
351000	1	5444	606
360302	1	5448	607
353600	2	5453	608
356900	3	5459	609
342600	5	5462	610
357100	3	5466	611
358100	2	5475	612
356900	1	5479	613
351700	1	5502	614
355100	2	5520	615
351100	2	5523	616
352600	6	5548	617
356400	1	5569	618
357200	1	5603	619
341600	1	5612	620
351700	3	5627	621
356900	4	5627	622
357100	2	5628	623
341600	3	5654	624
354500	2	5655	625
357200	4	5658	626
356900	2	5673	627
351200	6	5677	628
352100	2	5680	629
350100	2	5681	630
354900	2	5681	631
350600	3	5684	632
350900	2	5718	633
355000	2	5719	634
350900	3	5721	635
351100	1	5730	636
353600	1	5730	637
354900	1	5761	638
353100	1	5762	639
353200	1	5764	640
341600	2	5776	641
341200	2	5780	642
355600	2	5794	643
352600	1	5801	644
350800	4	5808	645
354800	3	5817	646
341200	3	5836	647
351200	3	5848	648
354800	2	5856	649
354800	1	5865	650
352700	4	5915	651
354700	2	5989	652
352100	1	6009	653
354700	1	6141	654
355000	4	6172	655
354500	1	6181	656
355100	1	6194	657
355000	3	6280	658

ATTACHMENT C

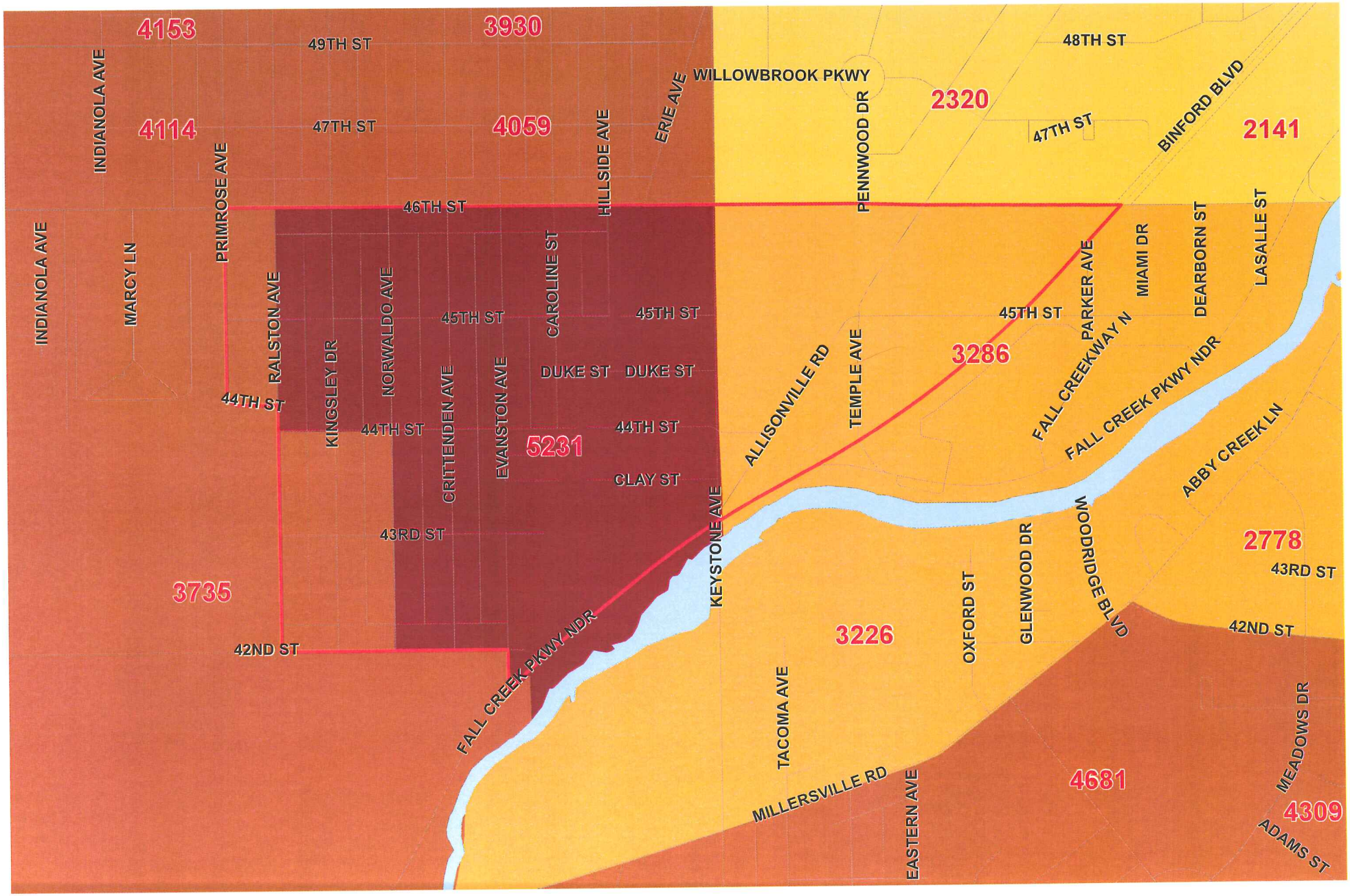
Location 1 / West



Legend

2009 Neighborhood Health Indicator Quintile In Decline | Stable to Declining | Stable | Stable to Improving | Improved | Location 1 / West Site

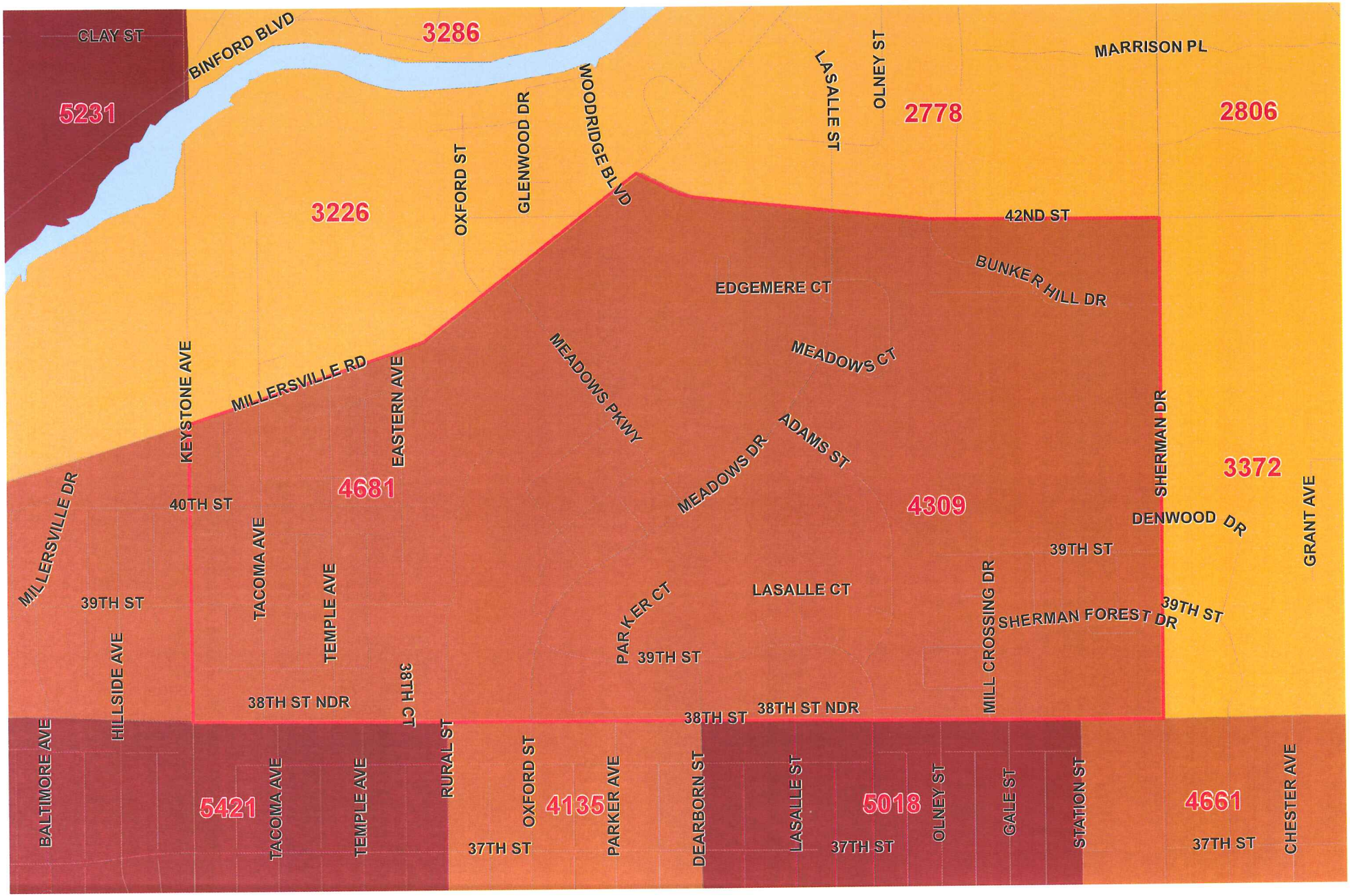
Location 2 / Keystone



Legend

2009 Neighborhood Health Indicator Quintile In Decline | Stable to Declining | Stable | Stable to Improving | Improved | Location 2 / Keystone Site

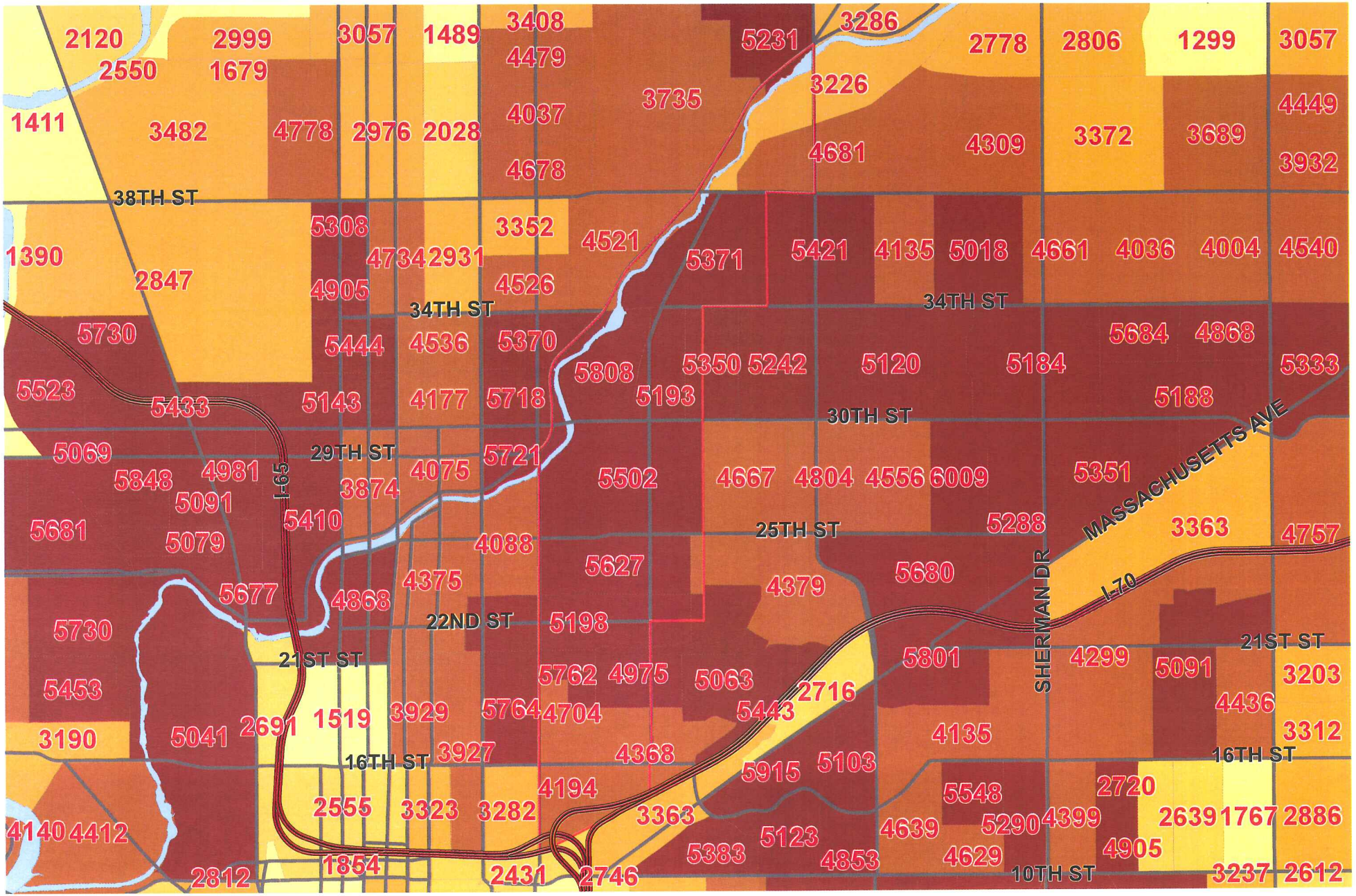
Location 3 / Meadows



Legend

2009 Neighborhood Health Indicator Quintile In Decline | Stable to Declining | Stable | Stable to Improving | Improved | Location 3 / Meadows Site

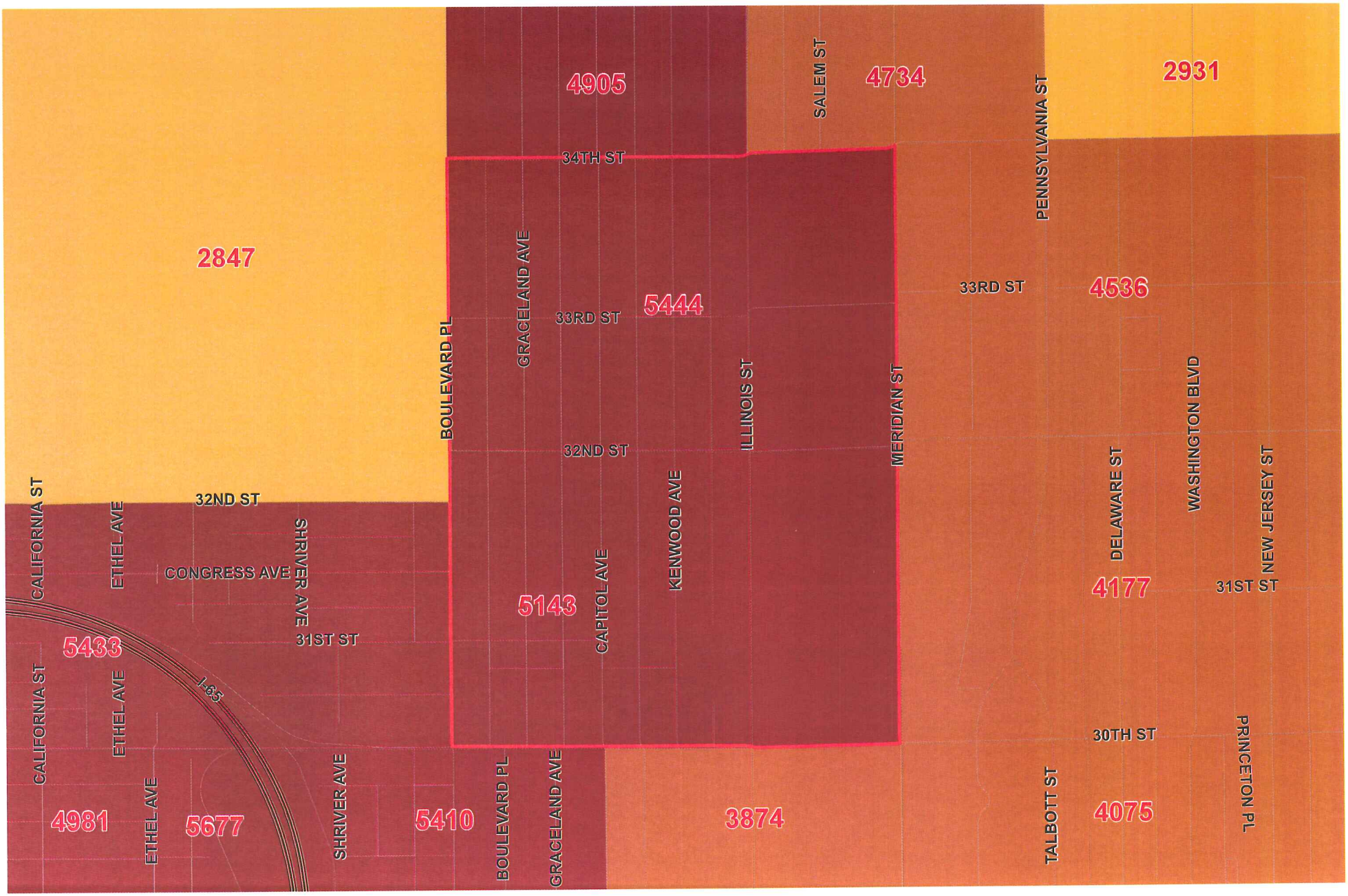
Location 4 / Smart Growth



Legend

2009 Neighborhood Health Indicator Quintile In Decline | Stable to Declining | Stable | Stable to Improving | Improved | Location 4 / Smart Growth Site

Location 5 / Winona

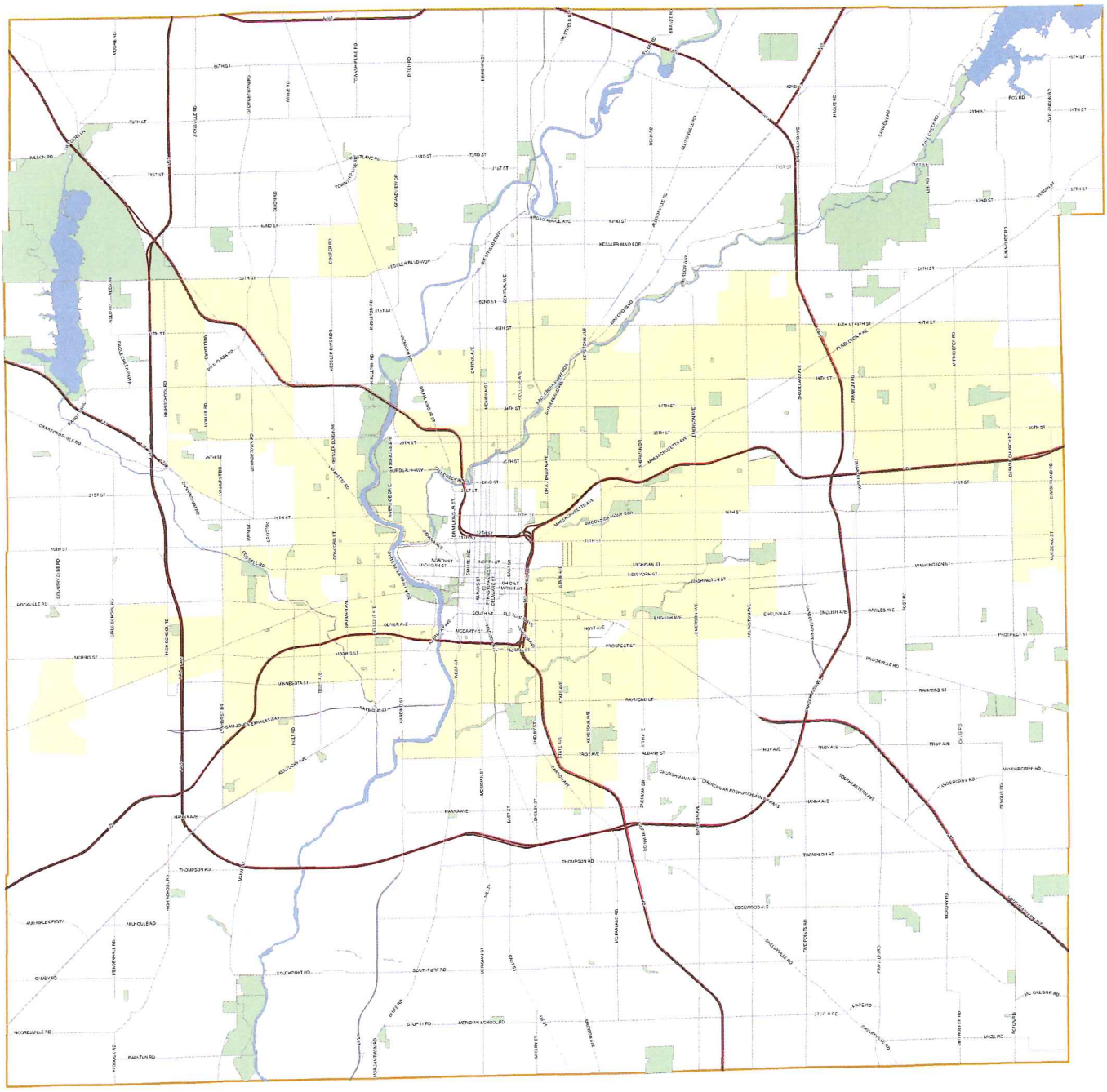


Legend

2009 Neighborhood Health Indicator Quintile In Decline | Stable to Declining | Stable | Stable to Improving | Improved | Location 5 / Winona Site

ANG-LOCATION 6/LAND BANKING

NSP Areas of Greatest Need



NSP General Target Area
Marion County

2 1 0 2
Miles

N
W E
S

March 12, 2009

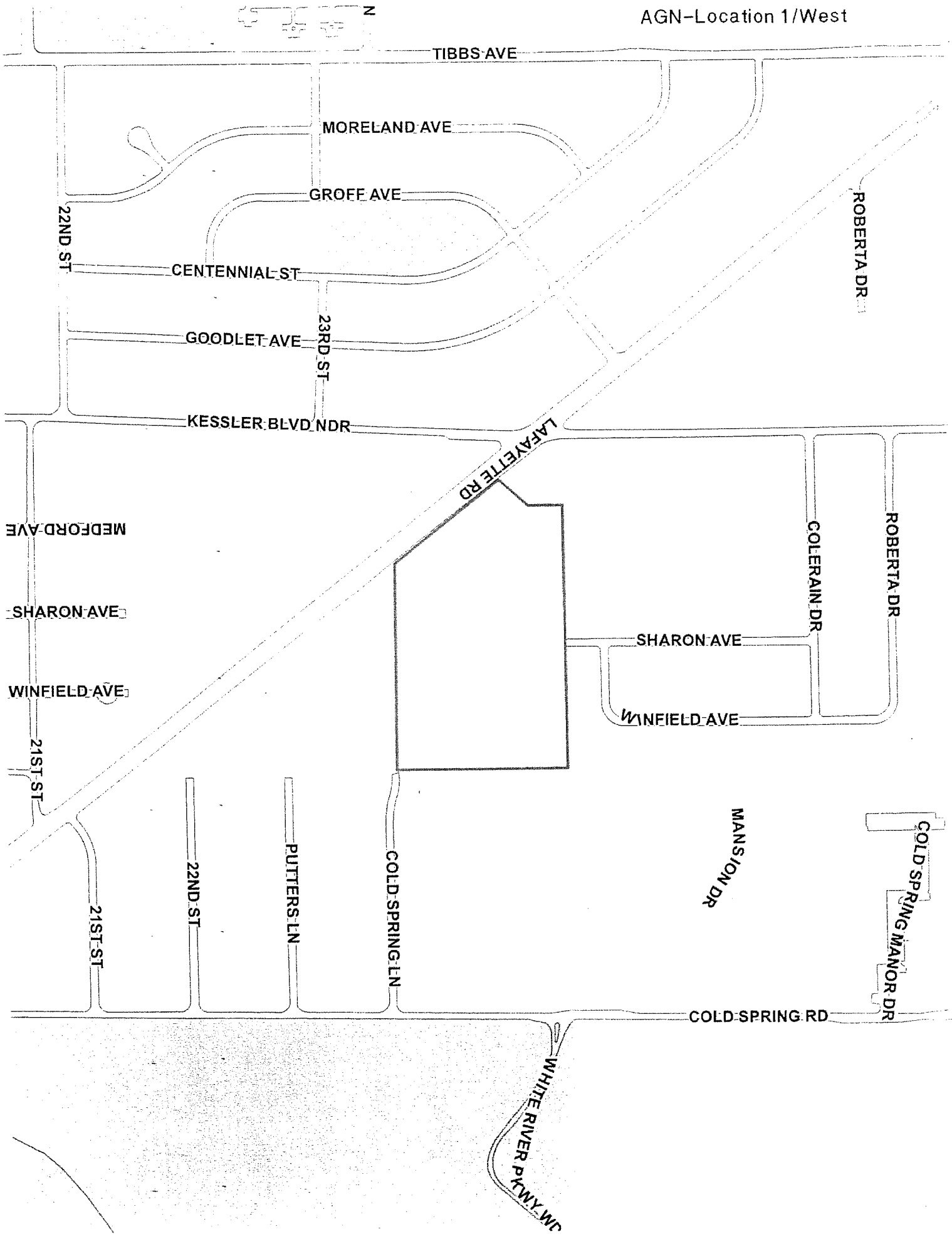
Produced by: City of Indianapolis, Division of Planning, Information Resources & Policy Analysis

Sources: Marion County GIS, Division of Planning,
U.S. Department of Housing and Urban Development

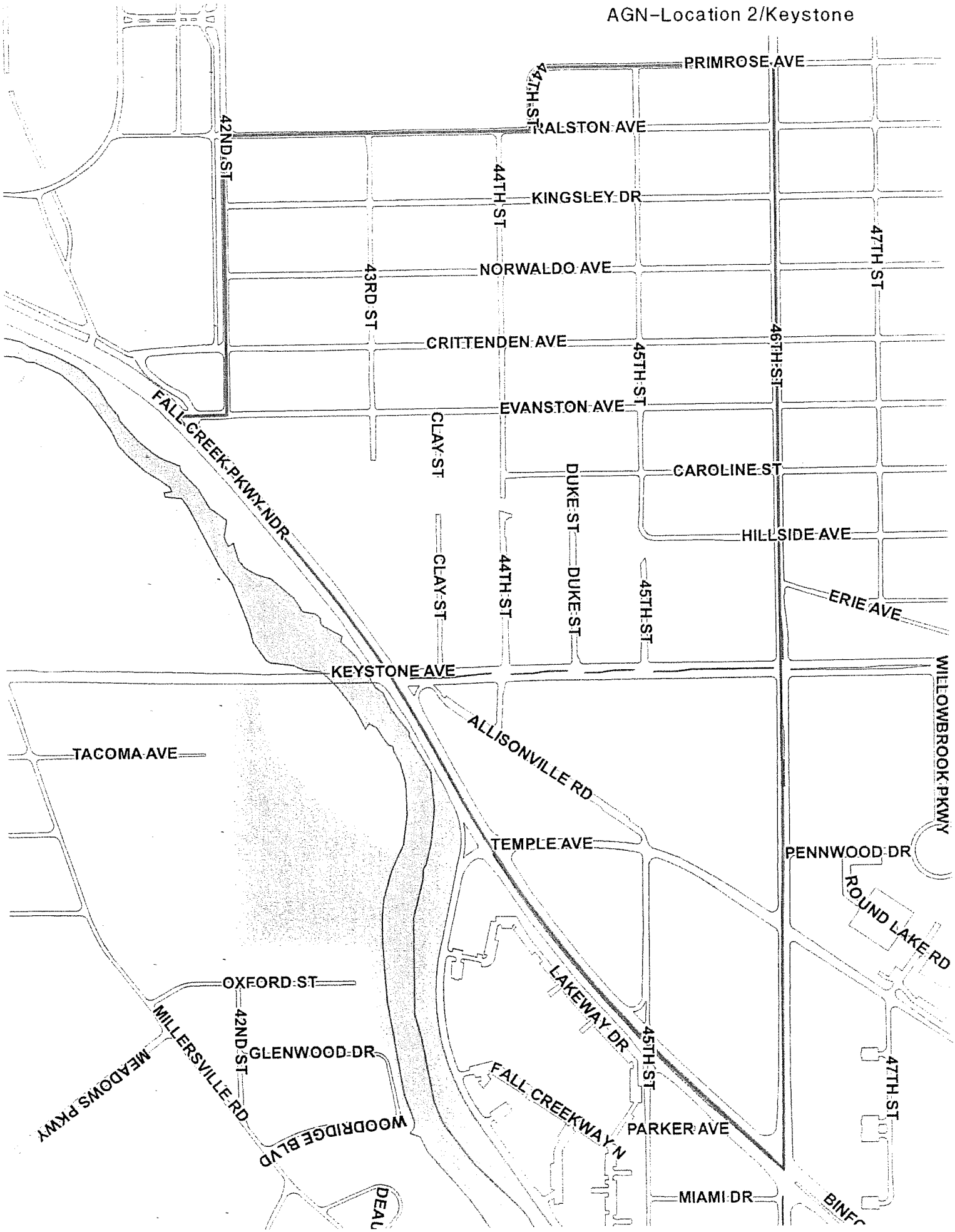
This map does not represent a legal document. It is intended to serve as an aid in graphic representation only. Information shown on this map is not warranted for accuracy or merchantability.

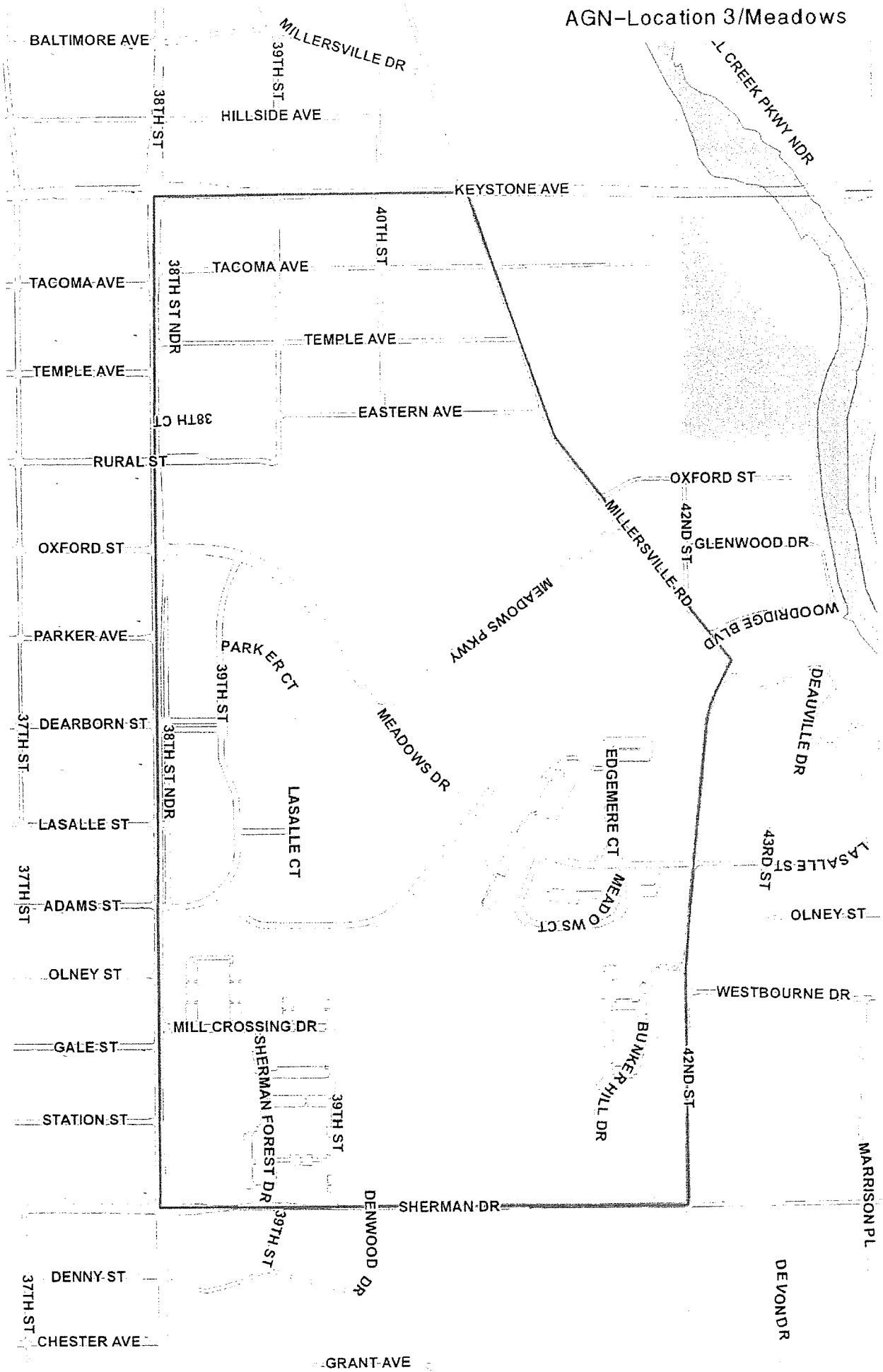
ATTACHMENT D

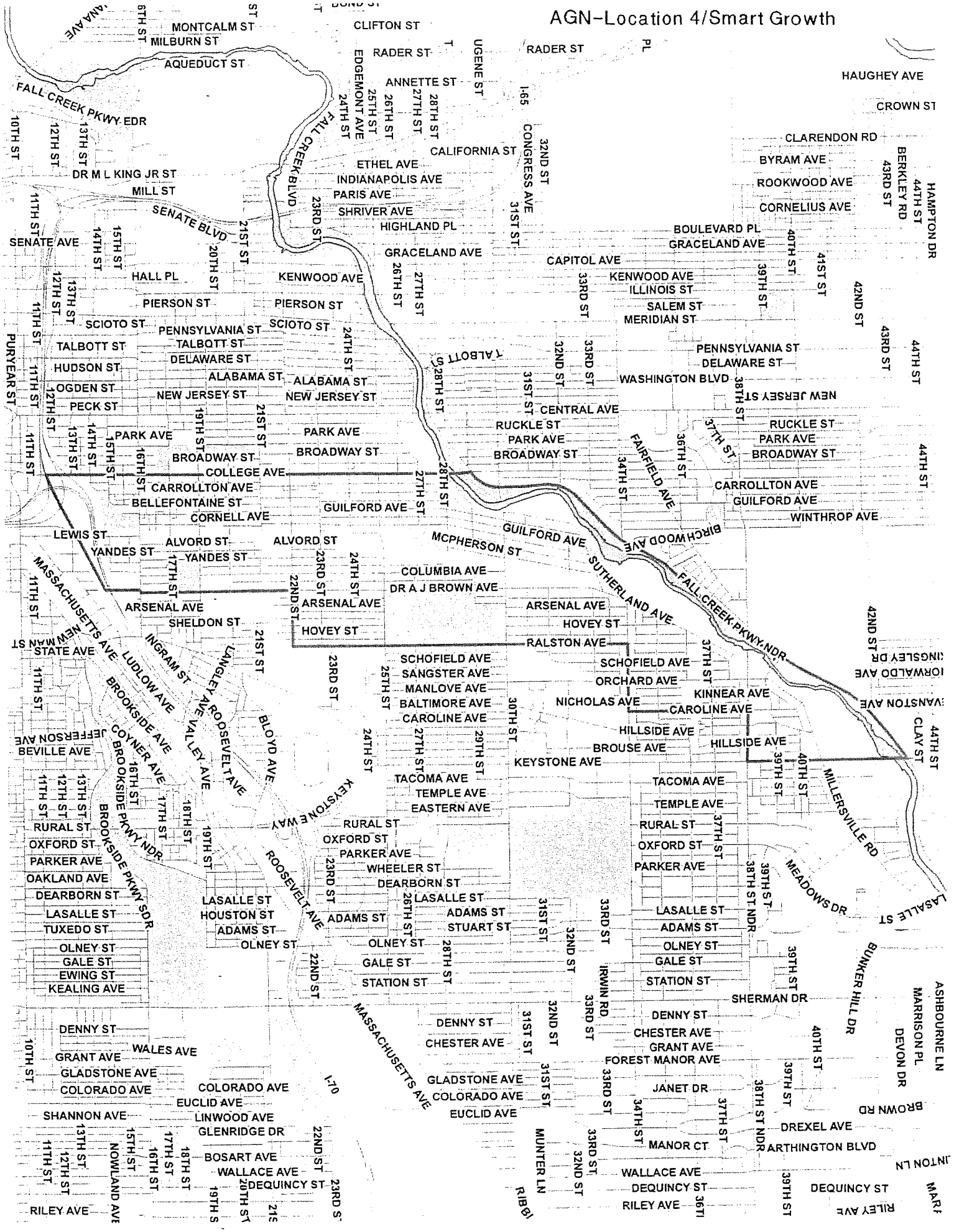
AGN–Location 1/West



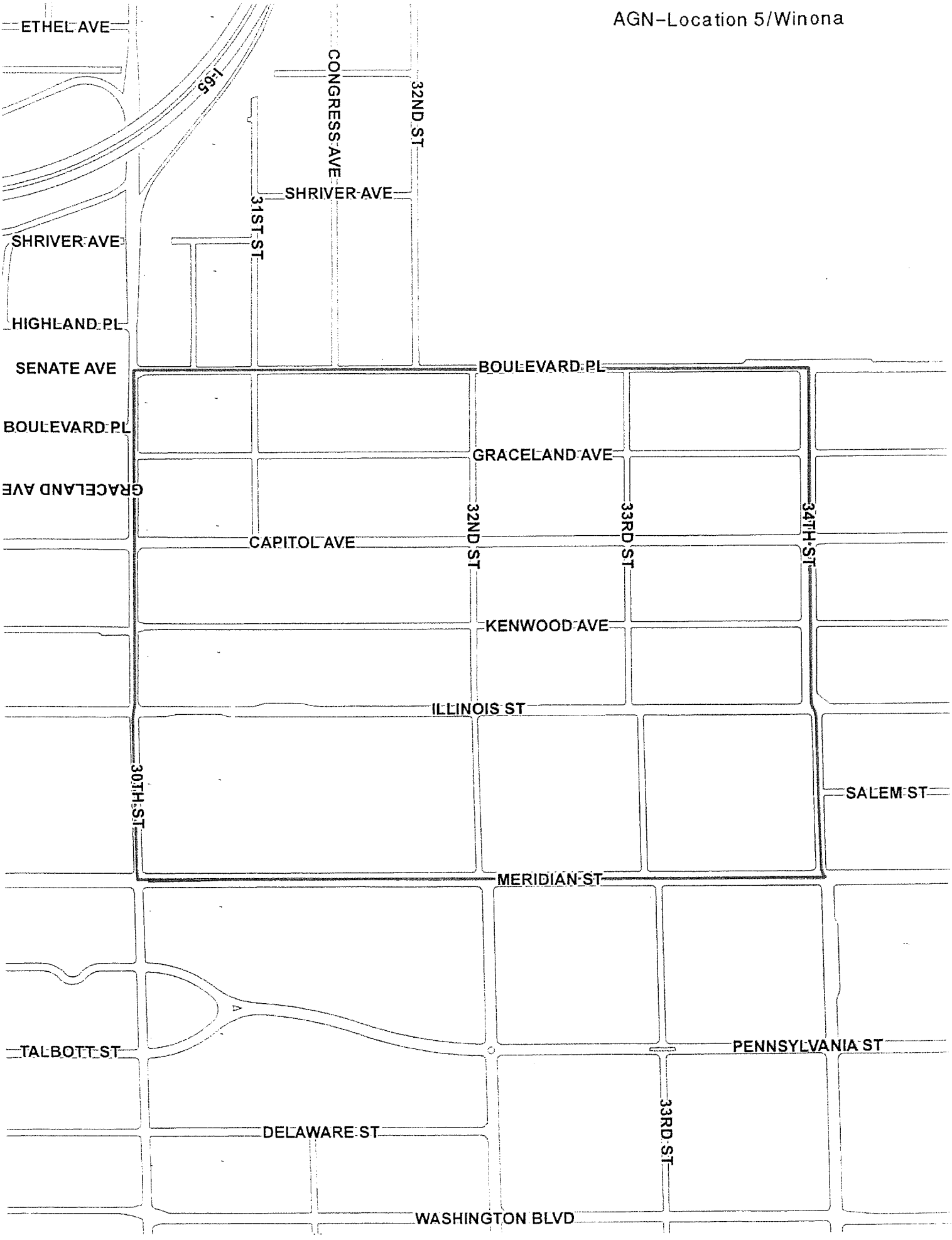
AGN–Location 2/Keystone




AGN–Location 3/Meadows
BALTIMORE AVE
MILLERSVILLE DR
39TH ST
38TH ST
HILLSIDE AVE
L CREEK PKWY NDR
KEYSTONE AVE
40TH ST
TACOMA AVE
38TH ST NDR
TACOMA AVE
TEMPLE AVE
TEMPLE AVE
38TH CT
EASTERN AVE
RURAL ST
OXFORD ST
42ND ST
GLENWOOD DR
MILLERSVILLE RD
OXFORD ST
MEADOWS PKWY
WOODRIDGE BLVD
PARKER AVE
PARK ER CT
39TH ST
DEAUVILLE DR
DEARBORN ST
37TH ST
38TH ST NDR
MEADOWS DR
EDGEMERE CT
LASALLE ST
LASALLE CT
43RD ST
LASALLE ST
37TH ST
ADAMS ST
MEAD O WS CT
OLNEY ST
OLNEY ST
WESTBOURNE DR
MILL CROSSING DR
GALE ST
SHERMAN FOREST DR
39TH ST
BUNKER HILL DR
42ND ST
STATION ST
MARRISON PL
SHERMAN DR
DENWOOD DR
39TH ST
DENNY ST
37TH ST
DEVON DR
CHESTER AVE
GRANT AVE


AGN-Location 4/Smart Growth
MONTCALM ST
MILBURN ST
AQUEDUCT ST
FALL CREEK PKWY EDR
CLIFTON ST
RADER ST
ANNETTE ST
EDGEMONT AVE
24TH ST
25TH ST
26TH ST
27TH ST
28TH ST
FALL CREEK BLVD
UGENE ST
I-65
CONGRESS AVE
32ND ST
31ST ST
CALIFORNIA ST
ETHEL AVE
INDIANAPOLIS AVE
PARIS AVE
SHRIVER AVE
HIGHLAND PL
GRACELAND AVE
HAUGHEY AVE
CROWN ST
CLARENDON RD
BYRAM AVE
ROOKWOOD AVE
CORNELIUS AVE
BOULEVARD PL
GRACELAND AVE
CAPITOL AVE
KENWOOD AVE
ILLINOIS ST
SALEM ST
MERIDIAN ST
PENNSYLVANIA ST
DELAWARE ST
WASHINGTON BLVD
NEW JERSEY ST
CENTRAL AVE
RUCKLE ST
PARK AVE
BROADWAY ST
COLLEGE AVE
CARROLLTON AVE
GUILFORD AVE
WINTHROP AVE
BIRCH WOOD AVE
FAIRFIELD AVE
SUTHERLAND AVE
FALL CREEK PKWY NDR
MCPHERSON ST
DR M L KING JR ST
MILL ST
SENATE BLVD
SENATE AVE
HALL PL
PIERSON ST
SCIOTO ST
TALBOTT ST
HUDSON ST
OGDEN ST
PECK ST
PURYEAR ST
BELLEFONTAINE ST
CORNELL AVE
LEWIS ST
YANDES ST
ALVORD ST
COLUMBIA AVE
DR A J BROWN AVE
ARSENAL AVE
SHELDON ST
HOVEY ST
RALSTON AVE
SCHOFIELD AVE
SANGSTER AVE
MANLOVE AVE
BALTIMORE AVE
CAROLINE AVE
ORCHARD AVE
KINNEAR AVE
NICHOLAS AVE
HILLSIDE AVE
BROUSE AVE
KEYSTONE AVE
TACOMA AVE
TEMPLE AVE
EASTERN AVE
RURAL ST
OXFORD ST
PARKER AVE
WHEELER ST
DEARBORN ST
LASALLE ST
ADAMS ST
STUART ST
OLNEY ST
GALE ST
STATION ST
DENNY ST
CHESTER AVE
GRANT AVE
FOREST MANOR AVE
JANET DR
MANOR CT
WALLACE AVE
DEQUINCY ST
RILEY AVE
GLADSTONE AVE
COLORADO AVE
EUCLID AVE
SHERMAN DR
DREXEL AVE
ARTHINGTON BLVD
MILLERSVILLE RD
MEADOWS DR
LASALLE ST
BUNKER HILL DR
ASHBOURNE LN
MARRISON PL
DEVON DR
BROWN RD
MASSACHUSETTS AVE
NEW JERSEY ST
INGRAM ST
LUDLOW AVE
BROOKSIDE AVE
COYNER AVE
BROOKSIDE PKWY NDR
BROOKSIDE PKWY SDR
LANGLEY AVE
ROOSEVELT AVE
VALLEY AVE
BLOYD AVE
KEYSTONE WAY
JEFFERSON AVE
BEVILLE AVE
STATE AVE
NEWMAN ST
OAKLAND AVE
TUXEDO ST
KEALING AVE
HOUSTON ST
SHANNON AVE
GLENRIDGE DR
LINWOOD AVE
BOSART AVE
NOWLAND AVE
MUNTER LN
I-70

AGN–Location 5/Winona



FRIDAY, DECEMBER 02, 2011

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

LOG OUT

Click here for an Overview

NSP3 Options

11 Current Zoom Level

Show Tracts Outline (Zoom 11+)

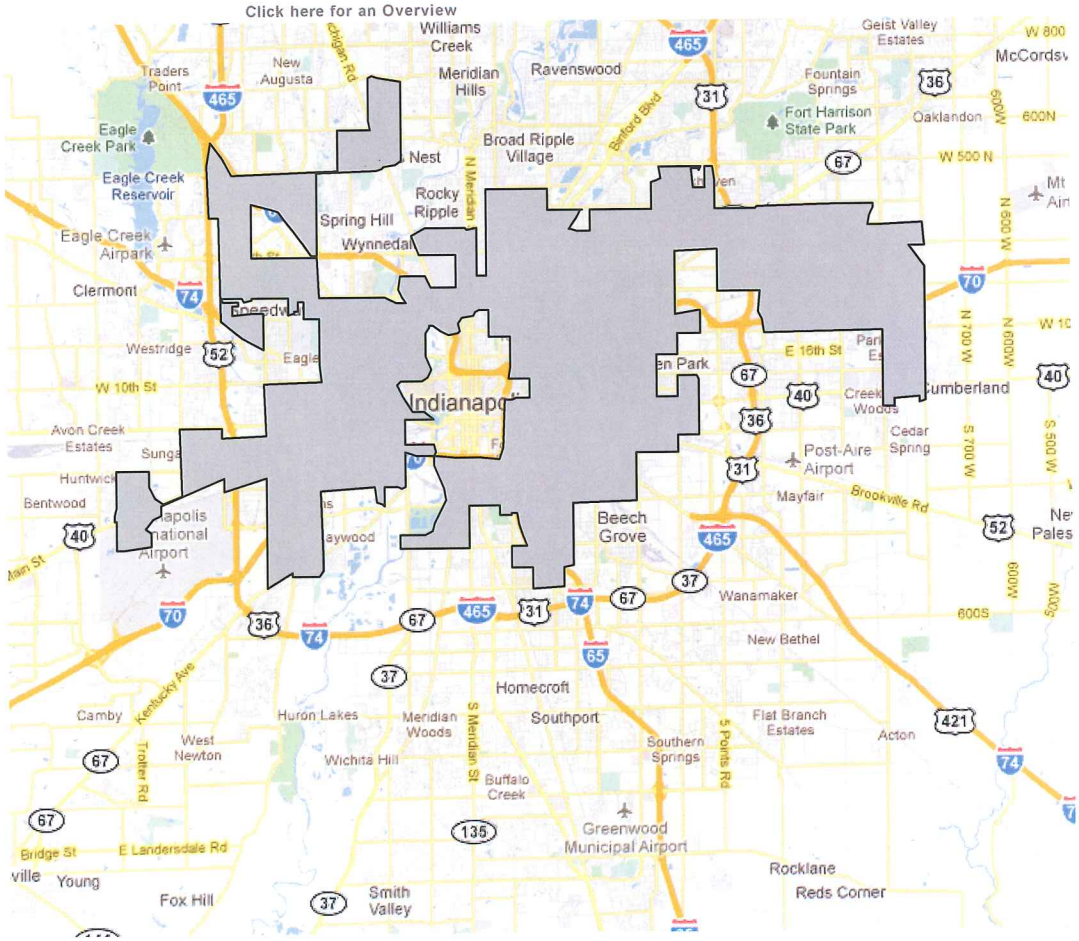
DRAW FINISH

VIEW DATA

VIEW PROJECTS

METHODOLOGY INSTRUCTIONS

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



ATTACHMENT E

Neighborhood ID: 1471588

NSP3 Planning Data

Grantee ID: 1814040E
Grantee State: IN
Grantee Name: INDIANAPOLIS
Grantee Address: 200 E. Washington St. Indianapolis IN 46204
Grantee Email: rglenn@indy.gov

Neighborhood Name: Lafayette Landings
Date:2011-01-10 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 337

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 71.5
Percent Persons Less than 80% AMI: 61.7

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 336
Residential Addresses Vacant 90 or more days (USPS, March 2010): 37
Residential Addresses NoStat (USPS, March 2010): 6

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 113
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 59.5
Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.9
Number of Foreclosure Starts in past year: 10
Number of Housing Units Real Estate Owned July 2009 to June 2010: 7

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -4
Place (if place over 20,000) or county unemployment rate June 2005*: 5.2
Place (if place over 20,000) or county unemployment rate June 2010*: 9.7
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-86.210457 39.799840 -86.209996 39.800203 -86.210006 39.800558 -86.208848 39.800591 -86.208848 39.800508 -86.206498 39.800516 -86.206498 39.798876 -86.209416 39.798860

Blocks Comprising Target Neighborhood

180973406001005,

Neighborhood ID: 7980712

NSP3 Planning Data

Grantee ID: 1814040E
Grantee State: IN
Grantee Name: INDIANAPOLIS
Grantee Address: 200 E. Washington St. Indianapolis IN 46204
Grantee Email: rglenn@indy.gov

Neighborhood Name: Keystone Towers 1
Date:2010-11-17 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19.72
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 861

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 87.98
Percent Persons Less than 80% AMI: 62.89

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 845
Residential Addresses Vacant 90 or more days (USPS, March 2010): 116
Residential Addresses NoStat (USPS, March 2010): 74

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 149
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 61.83
Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.95
Number of Foreclosure Starts in past year: 13
Number of Housing Units Real Estate Owned July 2009 to June 2010: 8

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 3

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -4
Place (if place over 20,000) or county unemployment rate June 2005*: 5.2
Place (if place over 20,000) or county unemployment rate June 2010*: 9.7
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-86.113415 39.840177 -86.121869 39.840210 -86.132598 39.840210 -86.132512 39.836849 -86.131396 39.836849 -86.131310 39.832796 -86.126461 39.832861 -86.126461 39.832235 -86.121826 39.835003 -86.117706 39.836849 -86.114445 39.839123

Blocks Comprising Target Neighborhood

180973225001000, 180973225001003, 180973225001004, 180973225001006, 180973225001008, 180973225001010, 180973225001012, 180973225001014, 180973225001023, 180973225001022, 180973225001021, 180973225001020, 180973225001019, 180973225001018, 180973225001017, 180973225001016, 180973225001015, 180973225001024, 180973225001013, 180973225001011, 180973225001009, 180973225001007, 180973225001005, 180973225001001, 180973225001002, 180973225002000, 180973225002005, 180973225002007, 180973225002006, 180973225002004, 180973225002002, 180973226005006, 180973226005008, 180973226005999, 180973226005998, 180973226005011, 180973226005009, 180973226005007,

Neighborhood ID: 9627838

NSP3 Planning Data

Grantee ID: 1814040E
Grantee State: IN
Grantee Name: INDIANAPOLIS
Grantee Address: 200 E. Washington St. Indianapolis IN 46204
Grantee Email: rglenn@indy.gov

Neighborhood Name: Meadows
Date:2011-01-10 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 1674

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.56
Percent Persons Less than 80% AMI: 84.24

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

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USPS Residential Addresses in Neighborhood: 1604
Residential Addresses Vacant 90 or more days (USPS, March 2010): 138
Residential Addresses NoStat (USPS, March 2010): 468

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 148
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 57.6
Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.3
Number of Foreclosure Starts in past year: 13
Number of Housing Units Real Estate Owned July 2009 to June 2010: 7

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 3

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -4
Place (if place over 20,000) or county unemployment rate June 2005*: 5.2
Place (if place over 20,000) or county unemployment rate June 2010*: 9.7
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-86.121783 39.825380 -86.102729 39.825314 -86.102729 39.832927 -86.106634 39.832861 -86.109166 39.832993 -86.111827 39.833191 -86.112900 39.833586 -86.115732 39.831840 -86.117620 39.830851 -86.121783 39.829829

Blocks Comprising Target Neighborhood

180973226002000, 180973226002006, 180973226002008, 180973226002010, 180973226002012, 180973226002011, 180973226002009, 180973226002005, 180973226002002, 180973226002003, 180973226002004, 180973226002001, 180973226003000, 180973226003005, 180973226003007, 180973226003026, 180973226003025, 180973226003022, 180973226003021, 180973226003020, 180973226003019, 180973226003018, 180973226003017, 180973226003006, 180973226003004, 180973226003001, 180973226003003, 180973226003002,

Neighborhood ID: 5388488

NSP3 Planning Data

Grantee ID: 1814040E
Grantee State: IN
Grantee Name: INDIANAPOLIS
Grantee Address:
Grantee Email: paul.lambie@indy.gov

Neighborhood Name: Smart Growth 8
Date:2011-01-05 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 17.31
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 2971

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 93.24
Percent Persons Less than 80% AMI: 82.51

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 2767
Residential Addresses Vacant 90 or more days (USPS, March 2010): 640
Residential Addresses NoStat (USPS, March 2010): 197

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 579
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 50.39
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.24
Number of Foreclosure Starts in past year: 39
Number of Housing Units Real Estate Owned July 2009 to June 2010: 26

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 8

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -4
Place (if place over 20,000) or county unemployment rate June 2005*: 5.2
Place (if place over 20,000) or county unemployment rate June 2010*: 9.7
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-86.144657 39.783608 -86.135216 39.786774 -86.135387 39.797590 -86.130924 39.797590 -86.130924 39.818162 -86.125603 39.818294 -86.125946 39.825413 -86.121655 39.825413 -86.121655 39.834114 -86.127663 39.830159 -86.131439 39.825281 -86.138306 39.818294 -86.138134 39.816975 -86.143284 39.813942 -86.142597 39.810250 -86.144657 39.807745

Blocks Comprising Target Neighborhood

180973504001000, 180973505003000, 180973505003016, 180973505003015, 180973505003014, 180973505003013, 180973505003012, 180973505003011, 180973505003010, 180973505003009, 180973505003008, 180973505003023, 180973505003022, 180973505003021, 180973505003020, 180973505003019, 180973505003018, 180973505003017, 180973505003003, 180973505003004, 180973505003005, 180973505003007, 180973505003006, 180973505003002, 180973505003001, 180973508002006, 180973508002003, 180973508002002, 180973508003000, 180973508003004, 180973508003006, 180973508003008, 180973508003009, 180973508003007, 180973508003005, 180973508003003, 180973508003001, 180973508003002, 180973508004000, 180973508004006, 180973508004007, 180973508004005, 180973508004002, 180973508004003, 180973508004004, 180973508004001, 180973517001000, 180973517001016, 180973517001015, 180973517001014, 180973517001013, 180973517001012, 180973517001011, 180973517001010, 180973517001009, 180973517001008, 180973517001030, 180973517001029, 180973517001028, 180973517001027, 180973517001026, 180973517001025, 180973517001024, 180973517001023, 180973517001022, 180973517001021, 180973517001020, 180973517001019, 180973517001018, 180973517001017, 180973517001003, 180973517001004, 180973517001005, 180973517001007, 180973517001006, 180973517001002, 180973517001001, 180973517003000, 180973517003008, 180973517003018, 180973517003017, 180973517003016, 180973517003015, 180973517003014, 180973517003013, 180973517003012, 180973517003011, 180973517003010, 180973517003009, 180973517003007, 180973517003002, 180973517003004, 180973517003005, 180973517003006, 180973517003003, 180973517003001, 180973517004000, 180973517004009, 180973517004008, 180973517004024, 180973517004023, 180973517004022, 180973517004021, 180973517004020, 180973517004019, 180973517004018, 180973517004003, 180973517004004, 180973517004005, 180973517004007, 180973517004006, 180973517004002, 180973517004001, 180973528002010, 180973528002009, 180973528002008, 180973528002022, 180973528002021, 180973528002020, 180973528002019, 180973528002018, 180973528002004, 180973528002005, 180973528002007, 180973528002006, 180973528004007, 180973528004006, 180973528005006, 180973528005008, 180973528005010, 180973528005012, 180973528005013, 180973528005011, 180973528005009, 180973528005007, 180973528005001, 180973531001000, 180973531001002, 180973531001004, 180973531001005, 180973531001003, 180973531001001, 180973531002000, 180973531002006, 180973531002005, 180973531002002, 180973531002003, 180973531002004, 180973531002001, 180973531003000, 180973531003005, 180973531003007, 180973531003008, 180973531003006, 180973531003004, 180973531003001, 180973531003003, 180973531003002, 180973225002009, 180973225002010, 180973226003009, 180973226003011, 180973226003023, 180973226003016, 180973226003015, 180973226003014, 180973226003013, 180973226003012, 180973226003010, 180973226003008, 180973226004011, 180973226004010, 180973226004009, 180973226004008.

Neighborhood ID: 8610778

NSP3 Planning Data

Grantee ID: 1814040E
Grantee State: IN
Grantee Name: INDIANAPOLIS
Grantee Address: 200 E. Washington St. Indianapolis IN 46204
Grantee Email: rglenn@indy.gov

Neighborhood Name: Winona 1
Date:2010-11-17 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 791

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 82.61
Percent Persons Less than 80% AMI: 67.65

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 755
Residential Addresses Vacant 90 or more days (USPS, March 2010): 157
Residential Addresses NoStat (USPS, March 2010): 16

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 151
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 53.8
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.9
Number of Foreclosure Starts in past year: 11
Number of Housing Units Real Estate Owned July 2009 to June 2010: 7

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -4
Place (if place over 20,000) or county unemployment rate June 2005*: 5.2
Place (if place over 20,000) or county unemployment rate June 2010*: 9.7
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-86.156802 39.817502 -86.163905 39.817305 -86.163840 39.810118 -86.156716 39.810151

Blocks Comprising Target Neighborhood

180973510001000, 180973510001008, 180973510001009, 180973510001007, 180973510001002, 180973510001004, 180973510001005, 180973510001006, 180973510001003, 180973510001001, 180973510004000, 180973510004004, 180973510004012, 180973510004011, 180973510004003, 180973510004001, 180973510004002,

Neighborhood ID: 9789611

NSP3 Planning Data

Grantee ID: 1814040E,1899990N
Grantee State: IN
Grantee Name: INDIANAPOLIS,IN NONENTITLEMENT
Grantee Address:
Grantee Email: paul.lambie@indy.gov

Neighborhood Name: NSP1 all
Date:2011-12-02 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18.09
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 161835

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 82.85
Percent Persons Less than 80% AMI: 63.46

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 158872
Residential Addresses Vacant 90 or more days (USPS, March 2010): 22884
Residential Addresses NoStat (USPS, March 2010): 4410

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 38883
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 48.91
Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.05
Number of Foreclosure Starts in past year: 2833
Number of Housing Units Real Estate Owned July 2009 to June 2010: 1773

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 561

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -4
Place (if place over 20,000) or county unemployment rate June 2005*: 5.18
Place (if place over 20,000) or county unemployment rate June 2010*: 9.68
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-86.173754 39.754185 -86.174269 39.751083 -86.169891 39.743032 -86.169291 39.738610 -86.173840 39.731218 -86.175299 39.728313 -86.178560 39.726993 -86.186800 39.726993 -86.189718 39.726663 -86.190147 39.723957 -86.189547 39.722042 -86.186972 39.722174 -86.158819 39.722504 -86.158905 39.737290 -86.144657 39.737290 -86.144485 39.733594 -86.139679 39.733660 -86.139679 39.734122 -86.137018 39.734122 -86.136332 39.730426 -86.134100 39.726069 -86.132813 39.723032 -86.138735 39.723032 -86.139507 39.722768 -86.139421 39.715638 -86.129894 39.715704 -86.130323 39.711875 -86.130238 39.708441 -86.115990 39.708639 -86.115732 39.715902 -86.111269 39.715968 -86.111441 39.737884 -86.082773 39.738280 -86.082859 39.755175 -86.064062 39.755439 -86.063976 39.760915 -86.054621 39.761245 -86.054621 39.780772 -86.055050 39.781630 -86.064320 39.781762 -86.064320 39.775033 -86.073503 39.774769 -86.073933 39.781564 -86.073761 39.788885 -86.064320 39.788951 -86.064405 39.796205 -86.053934 39.796469 -86.054106 39.804250 -86.054792 39.804910 -86.064577 39.803129 -86.064835 39.825479 -86.045780 39.825743 -86.045952 39.811107 -86.026726 39.811107 -86.027241 39.804052 -86.025867 39.801349 -86.025181 39.796535 -85.971537 39.797260 -85.971279 39.775693 -85.971193 39.770416 -85.966644 39.770548 -85.966558 39.773384 -85.954885 39.773714 -85.954800 39.771735 -85.952311 39.771867 -85.952568 39.776748 -85.953083 39.812162 -85.953083 39.819151 -85.960121 39.826468 -85.953255 39.826731 -85.953426 39.834114 -85.972223 39.833982 -85.977459 39.833784 -85.976858 39.837409 -85.975227 39.839716 -85.974712 39.841166 -85.991364 39.841034 -86.026983 39.840573 -86.028185 39.840309 -86.046209 39.840441 -86.046124 39.850391 -86.047497 39.854938 -86.050930 39.855004 -86.050329 39.847426 -86.056252 39.847426 -86.056595 39.853818 -86.053934 39.853818 -86.052990 39.853620 -86.052647 39.855004 -86.065350 39.855004 -86.071873 39.855136 -86.071186 39.850984 -86.072645 39.849469 -86.075048 39.849337 -86.075392 39.847822 -86.075306 39.840441 -86.102943 39.840309 -86.102858 39.832927 -86.109295 39.833059 -86.111870 39.833257 -86.112814 39.833521 -86.109123 39.837014 -86.107321 39.839518 -86.106634 39.840441 -86.121912 39.840243 -86.122169 39.847690 -86.139250 39.847624 -86.140537 39.847097 -86.150064 39.846899 -86.149721 39.817634 -86.154442 39.817568 -86.154613 39.833784 -86.159248 39.833586 -86.159592 39.833982 -86.178303 39.833982 -86.183882 39.831411 -86.180706 39.824688 -86.164055 39.824820 -86.163883 39.813217 -86.175213 39.813151 -86.177444 39.817502 -86.184654 39.817305 -86.189375 39.817041 -86.190147 39.812822 -86.188602 39.810184 -86.186457 39.808206 -86.191263 39.808140 -86.196241 39.809987 -86.211262 39.809789 -86.225767 39.809591 -86.226025 39.823699 -86.230488 39.824029 -86.256237 39.823897 -86.256237 39.831082 -86.256495 39.842088 -86.246967 39.840770 -86.244392 39.840111 -86.241045 39.837277 -86.232891 39.828643 -86.229200 39.825018 -86.226025 39.824161 -86.226540 39.853423 -86.199245 39.853752 -86.196842 39.855136 -86.195726 39.855531 -86.190233 39.856058 -86.188259 39.857376 -86.188431 39.868049 -86.188774 39.868905 -86.188688 39.885175 -86.193237 39.885372 -86.198988 39.886163 -86.201735 39.886426 -86.203108 39.886294 -86.202936 39.880630 -86.203194 39.876942 -86.202936 39.873977 -86.203194 39.871343 -86.201992 39.868115 -86.217184 39.867983 -86.216841 39.853752 -86.264906 39.852961 -86.269541 39.858825 -86.274519 39.863833 -86.276579 39.856190 -86.275978 39.838266 -86.270742 39.838266 -86.269884 39.801942 -86.260443 39.795810 -86.250744 39.791787 -86.251001 39.801942 -86.251001 39.804250 -86.255808 39.804118 -86.264734 39.804052 -86.264906 39.807283 -86.262159 39.807613 -86.262589 39.808404 -86.269798 39.808404 -86.269884 39.809327 -86.262932 39.809459 -86.260443 39.809525 -86.260185 39.808668 -86.255808 39.808932 -86.255636 39.809657 -86.253061 39.809327 -86.239929 39.809393 -86.239929 39.803986 -86.237097 39.804118 -86.237011 39.805239 -86.235037 39.805305 -86.235037 39.808668 -86.232891 39.808602 -86.232634 39.802404 -86.225853 39.802272 -86.225595 39.787830 -86.225681 39.786313 -86.224995 39.780508 -86.250658 39.779915 -86.250229 39.761641 -86.269970 39.761179 -86.269970 39.764676 -86.289196 39.764346 -86.288939 39.741118 -86.297007 39.738544 -86.300526 39.740524 -86.302843 39.744286 -86.302843 39.749434 -86.317263 39.749236 -86.317263 39.737092 -86.318808 39.734584 -86.318808 39.732670 -86.318550 39.731944 -86.318293 39.722570 -86.315031 39.722570 -86.302414 39.723428 -86.302414 39.728247

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Blocks Comprising Target Neighborhood

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ATTACHMENT F

Demolition Waiver Request

Describe current market conditions of your area and how demolition meets your NSP3 outcomes.

The housing market in Indianapolis has struggled to maintain the momentum of growth from the 1990s and early part of this decade. Overbuilding throughout the entire county and metropolitan statistical area has pushed foreclosure and vacancy rates higher as housing values decreased. Tract builders and low credit underwriting standards not only increased the volume of homebuyers, but increased the level of high cost and high leverage loans. As homebuyers moved to the new areas of growth, older areas in Indianapolis suffered disinvestment and abandonment. With the slowing economy and growing unemployment, the City of Indianapolis will invest in the target neighborhoods to stimulate private investment to stave off further decline.

Overbuilding is defined as building more housing units than the market will bear or number of households in a given area. If the number of households is significantly less than the number of housing units built each year, the area in which this takes place will experience higher abandonment and foreclosures.

The Planning Division within the City of Indianapolis conducted a study on the increase of housing units versus the number of households in the Indianapolis Metropolitan Statistical Area (MSA). The following items of note demonstrate the increase in vacancy rates because of the number of excessive housing units built in the entire area:

- The MSA increased in housing units from 1990 to 2000 by 109,002 units from 535,871 to 644,873. This is a 20 percent increase. The increase averages 10,900 housing units a year.
- Occupied housing units, or households, increased by 99,498 units in the ten-year period from 495,376 to 594,874. The increase averages 9,950 households a year.
- Since there was an average increase in housing units of 10,900 and an average increase in households of 9,950, there was an average of 950 housing units created each year in the MSA that were not needed to match a smaller growth in households.
- Vacant housing units increased by 9,504 units from 40,495 to 49,999 with an average of 950 units a year.
- Marion County had the greatest growth in both housing units and households from 1990-2000 with an increase in 37,780 units and 32,693 households. The increase in housing units exceeds that of households by 5,087.

Permits issued in Indianapolis have declined since 2000. One may be able to assume the housing bubble burst in Indianapolis early in the decade based on the time permits for new buildings declined in Indianapolis. Table 1 below shows the net gain of units for Indianapolis. The peak gain for units in Indianapolis was in 2001 with a steep decline every since that year. In many of the years, the decrease in permits issued for new housing units is greater than 25 percent.

Table 1: Net Gain Housing Units in Marion County		
	New Permits- Demo Permits	% Increase (Decrease)
2001	6,080	
2002	4,913	-19.19%
2003	4,229	-13.92%
2004	4,446	5.13%
2005	3,950	-11.16%
2006	2,289	-42.05%
2007	1582	-30.89%
2008	1186	-25.03%

Based on the statistics from the above housing studies, overbuilding has had a large influence on the foreclosure and abandonment in Marion County/Indianapolis. Indianapolis grew heavily between 1990 and 2000 but could not sustain the growth. Gradually, through the current decade, growth has declined while vacancies and foreclosures have increased.

Factors affecting the Marion County abandonment and foreclosure problem extend beyond the borders of the county. From the late 1990s through recent years, the percentage of housing units built in the Indianapolis-Carmel MSA has outpaced population growth. At the same time, year-round vacant units have increased.

Table 2 summarizes the growth in housing units relative to the population. The U.S. Census Bureau estimates that population in the Indianapolis-Carmel MSA grew by 11 percent and housing units grew by 15 percent. Much of the housing unit growth in the region was from a population shift within the metropolitan area. This is confirmed by the 22 percent estimated population increase and 26 percent estimated housing unit increase in the MSA suburban counties.

Table 2: Estimated Population and Housing Units (000)			
	2000 In Thousands	2007 In Thousands	Percent Change
Indianapolis-Carmel MSA			
Population	1,531.1	1,692.7	11%
Housing Units	648.5	746.7	15%

Table 2: Estimated Population and Housing Units (000) cont.			
	2000 In Thousands	2007 In Thousands	Percent Change
Marion County			
Population	860.9	876.1	2%
Housing Units	388.4	418.1	8%
Suburban Counties in Indianapolis-Carmel MSA			
Population	670.2	816.6	22%
Housing Units	260.2	328.7	26%

Table 3 reports the estimated vacancy rate in the Indianapolis-Carmel MSA and the vacancy rate within the largest 75 MSAs. The Indianapolis-Carmel MSA vacancy rate is two points higher than rate within all of the 75 largest MSAs. Estimated housing and vacancy rate data can be combined to determine the excess number of vacant units, or over-supply, for the region.

Table 3: Estimated Vacancy Rates

	2005	2006	2007	2008
Indianapolis-Carmel	12.4	12.4	11.3	12.6
Within Largest 75 MSAs	9.3	9.7	10.3	10.6

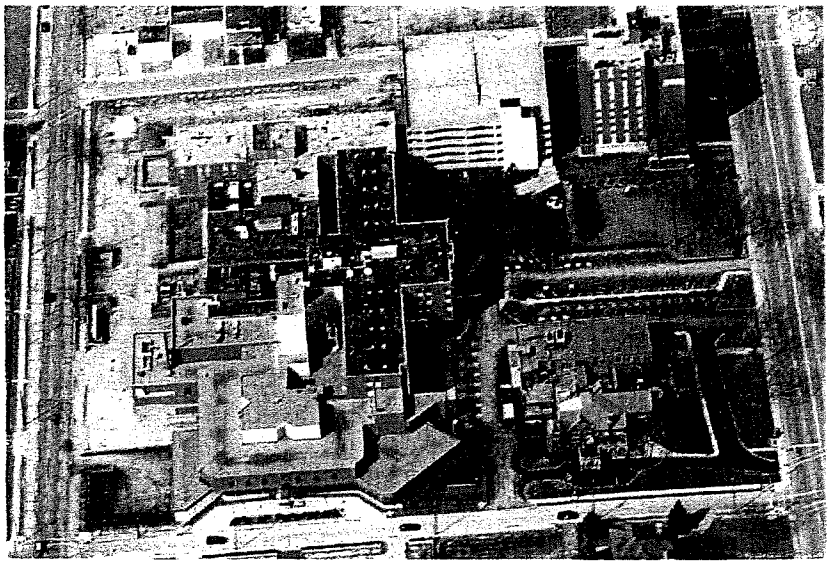
U.S. Census Bureau: Vacant Housing Survey

Over-supply is determined by taking the difference between current estimated vacancy rate and the vacancy rate in 2000 (6.9%) when the market was more stable. The difference is then multiplied by the most recent estimate of housing units. Based on those calculations, the Indianapolis-Carmel MSA has an excess housing stock of 42.6 thousand units. That excess amounts to an approximate six percent over-supply of units in the region.

The above data indicates that there is an over-supply of housing in Indianapolis. With vacancies, abandonment and foreclosures increasing, there is a need for demolition of blighted structures. Indianapolis is proposing to use 25% ($2,000,000) of the NSP3 amount for Eligible Use D-Demolition of blighted properties. Over the past several years, we have built more residential units than we have households. As units continue to sit vacant, they deteriorate, attract crime and have a negative impact on surrounding house values. Demolition will remove neighborhood blight, reduce crime and increase the feasibility for future development.

How does demolition benefit your areas of greatest need?

The City of Indianapolis is requesting to spend 25 percent ($2,000,000) of the NSP3 award to demolish the Winona Hospital under eligible use D-Demolition of the NSP3 program. This property is located at 3220 North Meridian Street. The City of Indianapolis acquired this property through a tax foreclosure. This 2 ½ story brick veneer structure was built in 1965, and has four open elevators and an underground tunnel leading to the medical office building. This blighted property contains an exorbitant amount of hazardous materials. The City of Indianapolis consistently inspects to ensure that the property is properly secured; however, squatters and scrappers manage to find ways to access the building.



Winona sits in an area with great potential for neighborhood stabilization. This blighted abandoned hospital and hazardous elements are a hindrance for future development. It is located on a well traveled thoroughfare and needs to be cleared in order to support the improvement of the overall neighborhood. Demolition and remediation leading to eventual redevelopment are estimated at $2 million.

How you are advancing your program?

The City has taken possession of the Winona site and is negotiating with the Children's Museum to transfer the property in its current condition. NSP3 funds will be granted to the Children's Museum to demolish the structures. Non-NSP3 funds will be used to redevelop the property for mixed uses. All parcels on this site will be sold for market value for redevelopment. Net sale proceeds will be reinvested in NSP3 eligible activities.

What hardship would occur to the areas/program if waiver is not approved?

Demolition is a critical component for the Winona site as its condition worsens every day. If the property is left unattended, the surrounding community will decline at even a greater rate. The abandoned blighted hospital contains hazardous materials that only inhibit any potential future development on or surrounding the site. Many unsuccessful attempts to secure this property from squatters and criminals have led to an extremely unsafe condition for individuals and businesses in the neighboring community. This hampers the ability to meaningfully redevelop the surrounding area.

The City of Indianapolis has invested over $3 million dollars in the neighboring community using NSP 1 funds. This site is also within a close proximity to the award winning Fall Creek Place where millions have been invested to transform a blighted neighborhood. In addition this property is two blocks from the Indianapolis Children's Museum and is located on a major thuroughfare. The Winona Hospital is currently an impediment to development. In fact, the City of Indianapolis offered the property for sale in 2010. Developers were not able to respond with a feasible project due to the existing conditions of the hospital. Demolition and remediation are imperative to redevelopment of this site.

ATTACHMENT G

Public Comments:

Public comments received during the 15 day public comment period will be inserted in this section.

ATTACHMENT H

Energy Star

Energy Efficient Design

NSP funds can be used to promote energy efficiency in new construction and rehabilitation. By owners utilizing energy efficient design in the construction or rehabilitation, tenants will be able to reduce their overall monthly energy costs substantially, making their unit much more affordable. The NSP program encourages energy efficient design.

Energy Star qualified products include high performance windows, efficient heating and cooling equipment and Energy Star qualified lighting and appliances.

Through Energy Star, builders and other home industry professionals can differentiate themselves in the market. New projects that qualify as Energy Star provide greater comfort and durability for tenants. In addition, Energy Star qualified projects help protect the environment by reducing the greenhouse gas emissions associated with global warming and can reduce overall energy costs for the tenant or the homebuyer.

Energy efficiency modifications features are strongly encouraged in the redevelopment of rental housing units. Requirements and suggestions are identified below:

Appliance Requirements

Stoves, refrigerators, and central air conditioning units are permitted to be installed where appropriate. Any new unit installed must conform to Energy Star Standards. Clothes washers, dryers, and dishwashers are permitted when all of the following conditions are met.

1. NSP funds have rehabilitated or constructed the homes;
2. Installation of such appliances is comparable to unassisted homes in the local housing market;
3. Deed restrictions or covenants ensure that the appliances remain in the home, if appropriate;
4. Qualifying appliances meet or exceed Energy Star Standards.

Energy Efficiency/ Green Building Suggestions

1. High-Efficiency Toilets – if replacing existing toilets.

2. Low Flow Fixtures – if replacing faucets in the kitchen or bathroom.

3. Energy Star Water Heater, Furnace, Ceiling Fans, ventilation – if replacement is necessary.

1. Wall and Roof Insulation – Install formaldehyde-free wall and roof insulation; install insulation under siding; install attic insulation to R30; install insulation in walls to R19; use radiant barrier on attic floors.

2. Hard-surfaced flooring – Utilize hard-surfaced, resilient flooring materials such as, tile, wood, wood-laminate, bamboo, cork, natural linoleum, or finished concrete; use formaldehyde-free adhesives.

3. Recycled Content Carpet – When removing carpet, replace it with hard-surfaced flooring if possible. When carpet is installed, it should be tacked, not glued; use carpet products that are made from natural materials.

4. Windows and Doors – if replacing, adhere to Energy Star standards.

5. Paints and Finishes – Use only low- or zero-VOC paints, primers, sealants, adhesives, coatings, and other finishes; use recycled paint, water based or latex paints; use solvent-free adhesives and caulk.

6. Countertops – Use renewable or recycled materials.

7. Electric fixtures – Adhere to Energy Star standards; install CFL bulbs or LED bulbs.

8. Siding – Use alternates to wood, such as vinyl or recycled composite siding; caulk around windows and doors.

9. Roofing – Do not use LEAD roofing, boots or accessories; install recycled content asphalt shingles; provide light-colored or reflective roof; install 40-50 year shingle; install radian barrier sheathing.

10. Wood – Use naturally decay and termite resistant wood; use Forest Stewardship Council certified wood; recycle what is on job site.

11. Landscaping – Protect existing plants; use trees for shade on east and west; buildup soil around perimeter of home to drain water away; seed and straw.

12. Health and Safety – Install carbon monoxide detectors; replace furnace filters; repair or replace water heaters; repair gas leaks; install smoke detectors.

ATTACHMENT I

Indianapolis' procedure for creating a rental housing preference is that all housing units redeveloped with NSP3 funds will be rental.

VICINITY HIRING PLAN

Vicinity Plan

All Project Sponsors receiving federal funds for construction related projects such as, but not limited to, housing rehabilitation, new construction, and demolition must, to the maximum extent reasonable, provide for the hiring of employees that reside in the vicinity of NSP 3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

Hiring within NSP3 vicinity

1. Examples of Opportunities Include: Accounting, Architecture, Appliance Repair, Bookkeeping, Bricklaying, Carpentry, Carpet Installation, Cement/Masonry, Computer Information, Demolition, Drywall, Electrical, Elevator Construction, Engineering, Fencing, Heating, Iron Works, Janitorial, Landscaping, Machine Operation, Manufacturing, Marketing, Painting, Plastering, Plumbing, Research, Surveying, Tile Setting, Transportation, Word Processing.

2. Below are suggested Procedures:

    - All job openings/employment opportunities must be posted in the Project Sponsor's office in a place that is visible to the public. In addition, all job openings shall be posted with the neighborhood community center that provides services within the project.
    - Signs must be posted in a visible location at each job site notifying the public of where they can go to inquire about possible employment and job training opportunities.
    - Utilize employment agencies.
    - Outreach to workforce services, local churches, community organizations, etc.

SF-424

&

CERTIFICATIONS

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006 | Version 7/03

		2. DATE SUBMITTED March 1, 2011	Applicant Identifier
1. TYPE OF SUBMISSION: Application ☑ Construction ☐ Non-Construction	Pre-application ☐ Construction ☐ Non-Construction	3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Indianapolis	Organizational Unit: Department: Department of Metropolitan Development
Organizational DUNS: 067890848	Division: Community Economic Development
Address: Street: 200 East Washington Street Suite 2042	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Ms. — First Name: Jennifer Middle Name: J
City: Indianapolis	Last Name: Fults
County: Marion	Suffix:
State: IN — Zip Code: 46204	Email: Jennifer.Fults@indy.gov
Country: United States	Phone Number (give area code): 317-327-5899 — Fax Number (give area code): 317-327-5908

6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*:

3 5 - 6 0 0 1 1 2 7

8. TYPE OF APPLICATION:

☑ New ☐ Continuation ☐ Revision

If Revision, enter appropriate letter(s) in box(es)
(See back of form for description of letters.) ☐ ☐

Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)

Local Government: City

Other (specify)

9. NAME OF FEDERAL AGENCY:
United States Department of Housing and Urban Development

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:

1 4 - 2 1 8

TITLE (Name of Program):
Neighborhood Stabilization Program 3

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:

12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*:

Indianapolis, Marion County, Indiana

13. PROPOSED PROJECT

Start Date: — Ending Date:

14. CONGRESSIONAL DISTRICTS OF:

a. Applicant 7th — b. Project 7th

15. ESTIMATED FUNDING:

a. Federal NSP 3	$ 8,017,557.00
b. Applicant City of Indianapolis	$ .00
c. State Indiana	$ .00
d. Local Indianapolis	$ .00
e. Other	$ .00
f. Program Income	$ .00
g. TOTAL	$ 8,017,557.00

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?

a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON

DATE:

b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372

☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix: Mr.	First Name: Gregory	Middle Name: A.
Last Name: Ballard		Suffix
b. Title: Mayor		c. Telephone Number (give area code): 317-327-3601
d. Signature of Authorized Representative: Greg A. Ballard		e. Date Signed: 2-11-11

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Standard Form 424 (Rev.9-2003)
Prescribed by OMB Circular A-102

8. Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing**. The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP 3 funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP 3 program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP 3 requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

a. that all of the NSP 3 funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP 3 funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP 3 funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP 3 funds if the jurisdiction certifies that it lacks NSP 3 or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and

b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP 3 grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP 3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP 3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will be abide by the procedures described in its NSP 3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP 3 funds.

Guy A. Ballard
Signature/Authorized Official

2-11-11
Date

Mayor
Title